

# *Social Security* *Bulletin*

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Social Security at the Midcentury: Report for the Fiscal  
Year 1950

Assistance Expenditures per Inhabitant, 1940-50

Proposed Budget for Social Security and Related Pro-  
grams, 1951-52



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# Social Security in Review

## President's Messages

BY THE middle of January, President Truman had submitted to Congress the three messages outlining his proposed program for 1951. The emphasis throughout was on the Nation's need to build up its defenses, but at the same time attention was called to the measures required to maintain a strong economy and a healthy democratic society.

In his message on the State of the Union the President said, "We need to continue and complete the work of rounding out our system of social insurance. We still need to improve our protection against unemployment and old age. We still need to provide insurance against loss of earnings through sickness, and against the high costs of modern medical care."

Again, in the Economic Report, President Truman stressed the priority that must be given to expanding our defense program, but, he added, "our human resources are our main strength." While we cannot afford the improvement of health services and facilities and the expansion of social security planned for in prosperous peacetime, "we must devote somewhat more of our resources toward improving the health of the general public. . . . Some of the hazards which social security is designed to guard against are increased by the mobilization effort. Increased protection against these hazards will make the mobilization effort more effective. In addition, the expansion of some contributory social security programs can be an important factor in meeting the stabilization problems we will face

during this period, because their immediate effect would be anti-inflationary."

In his third message, that transmitting the Budget, President Truman placed more emphasis on the need for programs that "will maintain and develop our national strength over the long run." Our social security program, in spite of the improvements provided under the 1950 amendments to the Social Security Act, "still does not measure up to the full needs or aspirations of the American people; nor has it by any means achieved the scope of protection that our economy can afford and should give. . . . Our aim should be to establish for all employed people a minimum protection that each person takes with him wherever he works. . . . Moreover, we need to fill important gaps in our social insurance system by providing protection on a prepaid basis against the costs of medical care and the loss of family income in cases of disability." Unemployment insurance, too, should be brought "up to date. After the Congress enacts improved Federal standards, time will be required for the States to bring their laws into conformity. Recommendations are now before the Congress to raise benefits . . . and to extend coverage."

## 1950 in Review

In the first half of 1950 the national economy made an almost complete recovery from the mild recession of 1949; in the second 6 months the national defense effort quickened the pace of economic expansion. Over the year, industrial production increased 14 percent, while the production of

goods and services as a whole went up 7 percent. Civilian employment in nonfarm jobs increased about 1.3 million. Unemployment, after reaching a peak of 4.7 million persons in February, dropped sharply through most of the year to a low of 1.9 million in October; in the last 2 months of the year, unemployment increased slightly, but at the end of 1950, only 3.6 percent of the labor force was unemployed.

Personal income, at an annual rate of \$233 billion in the final quarter of the year, was 14 percent greater than it had been a year earlier. The rise in prices (6 percent for the year) partly offset the increase, but there remained a gain of about 2 percent in consumer purchasing power.

For the social security programs, the most important event of the year was the enactment by Congress of the Social Security Act Amendments of 1950. As noted in earlier issues of the BULLETIN, the amendments include provisions that extend the coverage and liberalize the benefits of old-age and survivors insurance and that broaden and liberalize Federal grants to the States for public assistance and for maternal and child health and child welfare services.

**IN OLD-AGE AND SURVIVORS insurance, monthly benefits totaling \$126.9 million were being paid at the end of December to 3.5 million persons. This number represented a net increase during 1950 of 734,000, or 26.8 percent. Old-age and wife's benefits accounted for more than four-fifths of the rise, and at the end of 1950, 1.8 million retired workers and half a million wives**

## Selected current statistics

[Corrected to Feb. 7, 1951]

Item	December 1950	November 1950	December 1949	Calendar year	
				1950	1949
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian	62,538	63,512	62,045	63,000	62,105
Employed	60,308	61,271	58,556	59,957	58,710
Covered by old-age and survivors insurance <sup>2</sup>	36,543	36,259	34,346	35,165	33,314
Covered by State unemployment insurance <sup>3</sup>	34,700	34,500	31,829	32,673	31,581
Unemployed	2,229	2,240	3,489	3,142	3,395
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total	\$240.7	\$232.9	\$208.4	\$223.2	\$206.1
Employees' income <sup>5</sup>	156.4	155.0	135.6	144.9	134.5
Proprietors' and rental income	46.9	46.2	40.6	43.6	41.7
Personal interest income and dividends	25.3	19.4	18.9	19.2	17.2
Public aid <sup>6</sup>	2.3	2.3	2.4	2.4	2.2
Social insurance and related payments <sup>7</sup>	6.4	6.3	6.9	6.4	6.8
Veterans' subsistence allowances <sup>8</sup> and bonuses	1.6	1.9	2.3	2.3	2.0
Miscellaneous income payments <sup>9</sup>	1.8	1.8	1.7	4.4	1.7
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>10</sup>					
Number (in thousands)	3,477	3,346	2,743		
Amount (in thousands)	\$126,857	\$122,926	\$86,074	\$1,018,149	\$655,852
Average primary benefit	\$45.86	\$44.53	\$46.00		
Awards (in thousands):					
Number	144	106	54	963	682
Amount	\$4,313	\$4,500	\$1,218	\$26,234	\$15,343
<i>Unemployment Insurance</i> <sup>11</sup>					
Initial claims (in thousands)	1,037	894	1,605	12,251	17,660
Weeks of unemployment claimed (in thousands)	4,225	3,838	9,564	78,654	102,612
Weeks compensated (in thousands)	3,328	3,082	8,187	67,809	80,638
Weekly average beneficiaries (in thousands)	832	734	1,889	1,304	1,666
Benefit paid (in millions) <sup>12</sup>	\$67	\$62	\$171	\$1,373	\$1,737
Average weekly payment for total unemployment	\$20.77	\$20.55	\$21.71	\$20.75	\$20.47
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,769	2,777	2,736		
Aid to dependent children:					
Families	640	638	599		
Children	1,632	1,625	1,521		
Aid to the blind	97	97	93		
Aid to the permanently and totally disabled <sup>13</sup>	80	72	502		
General assistance	395	385	502		
Average payments:					
Old-age assistance	\$45.31	\$45.59	\$44.76		
Aid to dependent children (per family)	78.61	78.30	74.18		
Aid to the blind	46.19	46.10	46.11		
Aid to the permanently and totally disabled	47.94	45.61			
General assistance	49.59	46.02	50.47		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures; average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

Therefore, their cost is no longer accounted for separately.

In January it was still too early to

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>12</sup> Program initiated October 1950.

determine the full effect of the new coverage provided by the 1950 amendment.

(Continued on page 22)

were receiving monthly benefits, increases of 38 and 30 percent, respectively, over the number a year earlier. The year's increases in the number of beneficiaries for the other types of benefits were less—20 percent for aged widows, 11 percent for mothers, and 9 percent for children and parents.

These increases resulted chiefly from the liberalized eligibility provisions under the 1950 amendments. Under these new provisions, individuals can attain fully insured status with only 6 quarters of coverage; an estimated 19 million persons were fully insured on January 1, 1951, for whom that status would otherwise not have been possible. Approximately 60 million persons, including these 19 million, were fully insured under the program at the beginning of 1951.

About 700,000 of the newly insured persons are at least 65 years of age and hence eligible to receive old-age benefits. The effect of the amendments was immediately apparent in the number of monthly benefits awarded after the enactment of the amendments. During September-December 1950, 358,900 old-age benefits were awarded, an increase of 227 percent over the number for the corresponding period in 1949. In all, 526,900 monthly benefits were awarded during this period, 138 percent more than the number in the corresponding period in 1949. Monthly benefit awards for the entire year 1950 totaled 962,600, 41 percent more than the previous high reached in 1949. Lump-sum death payments awarded during 1950 totaled 210,000, about 2,600 less than in 1949.

Monthly benefits totaling \$1,018.1 million were certified for payment during 1950, a 55-percent increase over the total for the preceding year. Lump-sum death payments certified for payment in 1950 totaled \$32.7 million. These amounts include \$1.8 million certified during January-August 1950 for monthly benefits and \$93,000 for lump-sum payments, payable under 1946 legislation to survivors of veterans of World War II. The cost of the additional benefits resulting from military service has been met from the general fund of the Treasury; the 1950 amendments provide that after August 1950 their cost is to be met directly out of the trust fund.

# *Social Security at the Midcentury: Report for the Fiscal Year 1950*

*Experience under the Social Security Act in the fiscal year 1950 proved once more the importance of the social security program to workers and their dependents and to those unable to work. At the same time, certain shortcomings in the program were clearly shown. Many of these inadequacies have been remedied by the Social Security Act Amendments of 1950, enacted shortly after the close of the fiscal year. The major remaining program needs, as set forth in the Administration's fifteenth annual report<sup>1</sup> to Congress, are summarized in the following pages.*

**S**OCIAL security has become one of the most widely accepted goals of a democratic society. The discussions and action on social security by Congress during the past year made clear the broad support for and the immediate importance of that goal. The Social Security Act Amendments of 1950, which became law shortly after the end of the fiscal year, gave new strength to our existing program and pointed the way toward a more complete fulfillment of its purposes.

From the beginning of our history as a Nation the welfare of the individual has been one of our most basic values. In today's highly industrialized economy, that welfare cannot be ensured for everyone by individual effort alone. Most families earn enough to buy most of the essentials, but large and important groups in our population cannot depend on their current earnings. There are increasing numbers of persons over age 65 who find it necessary to retire from gainful employment. For them, as for those adults who cannot earn because of disability and for children left without parental support, we want to provide a fair and generous share of our current abundance and to provide it in an orderly way—in a way that respects human dignity and promotes confidence and security among all groups.

It is now generally agreed that a

<sup>1</sup> The report constitutes a section of the *Annual Report of the Federal Security Agency, 1950*.

social security system that will provide effectively for the entire population can be organized only by society as a whole, acting through government. Voluntary group arrangements and private pensions can usefully supplement basic social security measures. They can be increasingly effective, however, only if they build on a comprehensive contributory social insurance program with broad coverage, which would assure to all or almost all individuals and families a basic continuing income if earnings were to be cut off by unemployment, sickness, disability, retirement, or death of the breadwinner and which would guarantee that there would be no financial barrier to needed medical services.

A comprehensive insurance program would still need to be supplemented by public assistance for those who, because of special circumstances, fail to qualify for insurance benefits or require additional help.

It is also generally agreed that certain services should be available to everyone in a democratic society and that they can most effectively be provided by the community. The availability of maternal and child health services has done much and can do still more to reduce the number of maternal and infant deaths and to start millions of children on the way toward healthful living. The promotion of services for crippled and handicapped children has made parents and communities aware of what can and should be done for such children and has helped provide the means for

doing it. Child welfare services have come to the rescue of children neglected or abandoned by their families and have provided for other children guidance and help in adjusting to the complexities of modern life. We are coming to realize the values of constructive community welfare services for adults and families as a whole.

## *Program Operations*

At the end of June 1950, almost 3 million persons were receiving benefits under old-age and survivors insurance at a monthly rate of about \$60 million. Of these beneficiaries, 2.1 million were aged 65 or over; another million aged persons were receiving regular benefits under the special programs for railroad and government workers and for veterans. Some 2.8 million men and women—mostly persons who had missed out on the protection of the insurance programs—were receiving old-age assistance.

About 630,000 children with one or both parents dead were receiving benefits under the old-age and survivors insurance program in June 1950, while the assistance program was helping to support about 470,000. As old-age and survivors insurance has taken over the support of a larger proportion of orphans, aid to dependent children has come increasingly to serve the needs of other children. Of the 1.7 million children in the 654,000 families receiving aid to dependent children in June 1950, not quite three-tenths needed help because of the death of a parent and nearly one-fourth because of the father's disability; roughly half were children whose parents were estranged or whose fathers were absent from the home for other reasons.

There is in this country no generally available and systematic provision for income maintenance or for the medical care needs of sick and disabled persons except when the disability is work-connected, although at the close of the fiscal year 1950 certain groups—railroad workers,

many government workers, and workers in three States—were protected under public programs against wage loss due to temporary or permanent disability. Under the Federal-State program of aid to the needy blind, 77,000 persons were receiving aid in June 1950. Many of the 526,000 cases receiving support under the State and local general assistance programs represented disabled persons, and this program was also the only recourse of many individuals and families in need for other reasons.

Operations of the unemployment insurance program reflected the mild recession of late 1948 and early 1949. Both initial and continued claims for benefits rose during the autumn to reach all-time highs in January, but had dropped sharply by June 1950. Over the year, benefits totaling \$1.9 billion were paid to 7.0 million workers in partial compensation for the wages lost during 91.4 million weeks of unemployment.

As the number of children in our population continued to increase, the need for certain services to promote

their health and welfare became more urgent, and these services were expanded during 1950 to reach more mothers and children than ever before.

Federal credit unions continued to grow in number and in total assets, reflecting generally high employment and increasing interest in this type of cooperative thrift and credit program. At the end of the year, there were 4,775 operating Federal unions, serving 2 million members and with assets of \$363.2 million.

### The Road Ahead

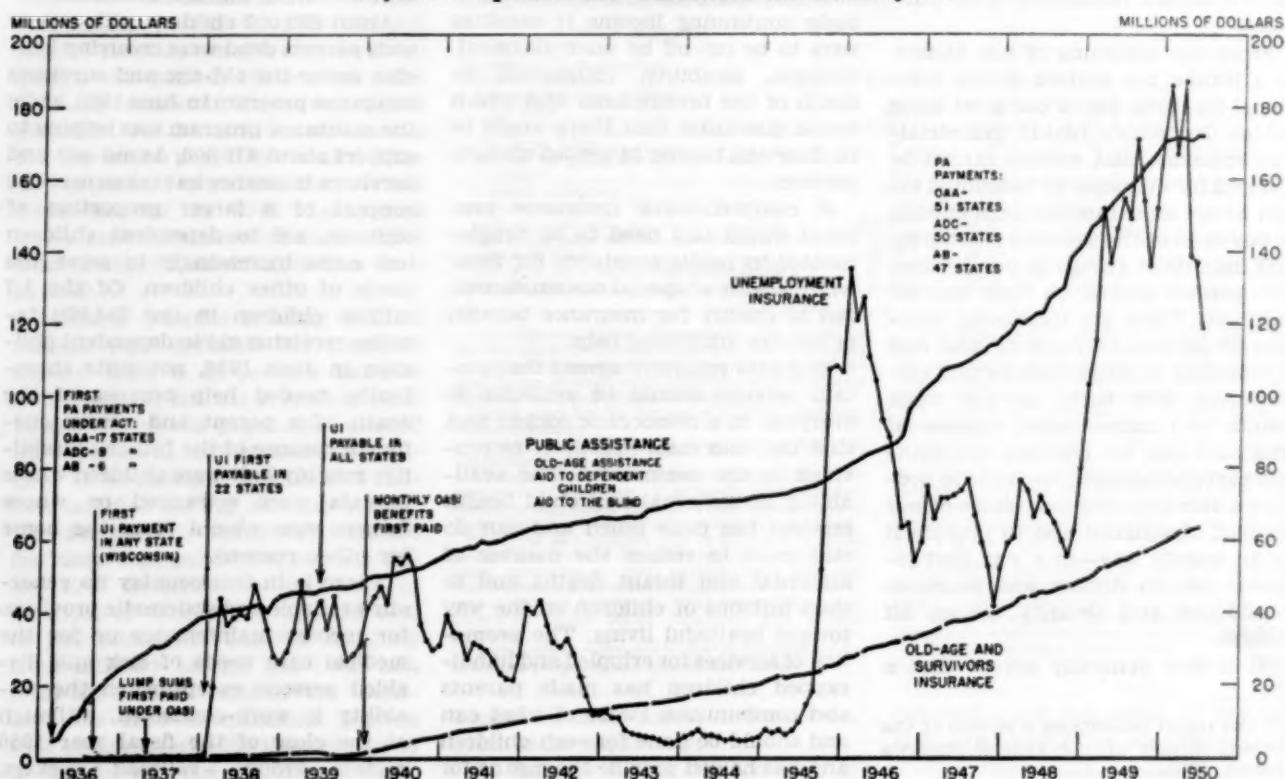
The legislative action taken by Congress in 1950 reaffirmed the established place of social security in American life and pointed the way toward a further expansion and strengthening of the program. Congressional discussions evidenced a growing conviction that contributory social insurance must remain the foundation of social security in this country.

The provisions in the 1950 amendments liberalizing benefits and the

eligibility requirements under old-age and survivors insurance will undoubtedly help reduce the number of aged persons who must rely on old-age assistance for support, and the future effectiveness of the program has been increased by the extension of coverage. Many workers are still outside the program, however, and old-age and survivors insurance cannot do the full job for which it is designed so long as any large number of persons reach retirement age or die without having had an opportunity to acquire insurance rights. Every year, so long as coverage remains limited and for some years after complete coverage is achieved, a large group of persons will reach retirement age without being entitled to benefits. Those without adequate resources of their own will have to turn to old-age assistance. Since the average life expectancy at age 65 is now 13½ years, the old-age assistance rolls will remain high for many years even though the number of persons coming on the rolls drops sharply.

The amendments also make a be-

### Payments to individuals under the Social Security Act



ginning, but only a beginning, toward correcting one of the major weaknesses in our social security program—the lack of adequate provision for the disabled. The new program of Federal grants for assistance to needy persons permanently and totally disabled will bring immediate relief to many individuals and families, and it will help the States with a part of the load they are now carrying under general assistance. But it does not provide that comprehensive assurance against loss of income in case of sickness or disablement that workers should have.

Lack of protection against economic loss resulting from disability is one of the factors that has kept some aged persons from benefiting from old-age and survivors insurance. Unless provision is made in the insurance program for persons who are permanently disabled before they reach age 65, there will continue to be a large group who cannot qualify for benefits when they reach age 65 because they have been kept out of employment by disability. It is, of course, fully as essential that such persons have an assured source of income before as after age 65. And if protection against disability is to be comprehensive and adequate, it should extend also to those who are temporarily sick and unable to work. The Social Security Administration again recommends extension of the Nation's social insurance program to cover the risks of both permanent and temporary disability.

The other large gap in our social security program is our failure to assure that costs do not interpose a barrier between individuals and the preventive and curative medical care they need. Health insurance is essential if we are to achieve comprehensive social security for our population. Though disagreement over method continues, there is widespread and growing agreement on the need for insurance against the costs of medical services. Voluntary insurance, while it has achieved considerable coverage, offers only limited protection, mainly to middle-income groups in the larger urban areas. Publicly subsidized voluntary insurance has been proposed, but such a program would be more costly, much more

THE SOCIAL SECURITY ADMINISTRATION presents the following major recommendations:

*A comprehensive, basic national system of contributory social insurance* should remain our first goal. Social insurance provides an orderly and equitable method of assuring continuing incomes to families whose earnings are interrupted by unemployment, sickness, disability, retirement, or death of the breadwinner, and of insuring against the costs of medical care. Because the cash benefits are related to individual earnings and are paid without regard to other resources, social insurance encourages and gives opportunity for individual initiative and individual efforts to build additional security above the basic security it provides. A national system of social insurance, which can and should be administered on a decentralized basis, is the most effective and the most economical method of providing basic protection for all our people.

*Complete coverage of all gainful workers* is necessary if the program is to be fully effective. Without such extension of coverage, individuals and families who could help provide for themselves through social insurance will have no recourse but public assistance when their individual savings are insufficient; workers who move from job to job will miss out on the protections of any system; and complicated and expensive provisions will be necessary to prevent unwarranted duplication of benefits to others.

*Protection against income loss in periods of sickness and disability* can and should be provided under an expanded social insurance program. The lack of any general and systematic method of assuring a continuing income to families when the breadwinner is sick or disabled is one of the major gaps in our social security program. Disability insurance should be so designed as to provide the maximum encouragement and support for the rehabilitation of disabled persons.

*Social insurance against the costs of medical care* is essential if we are to achieve comprehensive social security and if the benefits of modern medicine are to be available to everyone. Private health insurance has achieved considerable coverage in recent years, but it cannot effectively meet the needs of all the people. Publicly subsidized private insurance would be costly, complicated, and only partially effective. Government health insurance administered on a decentralized basis as part of a national contributory social insurance system offers the most adequate and economical method guaranteeing that there will be no financial barriers to needed medical care.

*A public assistance program able to meet satisfactorily all the residual and special needs* that cannot be covered by insurance is an essential part of the social security program. To enable public assistance to play its part more effectively, the major improvements which are needed are: Federal grants for general assistance for needy persons ineligible under the categories; increased and separate Federal funds to match payments for medical care; Federal sharing in the costs of family welfare services; and relatively more substantial Federal sharing of public assistance costs to States with low per capita income.

*Health and welfare services for children and research in child life need to be expanded* so that, when public and private resources are considered together, such services—guided by increasing knowledge and understanding—may become available to all children in all parts of the country.

*A strong credit union program* will make it possible for more families to help themselves toward increased security. Further consideration should be given to the establishment of central discount facilities for credit unions.

complicated, and less effective than national contributory social insurance administered on a decentralized basis and as part of a comprehensive social insurance program.

The need for public assistance will be reduced but not eliminated by a comprehensive and more adequate contributory social insurance program. There will always remain individuals and families whose special circumstances call for special help. It may be possible later, when social insurance has been made adequate, for the Federal Government to step out of the field of public assistance and leave the entire responsibility to the States and localities. That time has clearly not yet come. Whatever steps we take to reduce the size of the assistance program, we should increase its ability to meet satisfactorily the residual demands that are made on it.

### ***Cost of Social Security***

World-wide developments require that we look more closely at the potential cost of all our national undertakings. Can we, with our other commitments—national and international—afford social security? Actually, we cannot afford not to have social security. More than ever, in the present world situation, we cannot afford the consequences of poverty, of poor health, of insecurity and the resulting lowered morale and lowered productivity for individuals and for the community.

Most persons would agree that current social security costs are within our means. Fear of the burden of social security arises primarily from estimates of future costs. The cost of programs that provide current benefits—that is, temporary disability, unemployment, and health insurance—is about the same percent of payrolls or national income after the system has been in operation many years as in the first years of full operation.

The cost of old-age insurance will rise, on the other hand, since as the program matures relatively more of the people who reach retirement age will qualify for insurance benefits. As the insurance program takes over more of the burden, the costs of old-age assistance may be expected to decline; what we must look at, therefore, is not the cost of old-age insurance

alone but the cost of old-age insurance and old-age assistance together.

A second reason that old-age insurance costs will increase is that the number and proportion of older persons in the population are increasing. Consequently the amount and proportion of the national income going to older people as a group should also increase. Most cost estimates assume that the proportion of people retiring at given ages will be about the same in the future as it has been in the past. But we are coming to realize that it is to the advantage of individuals and of the Nation if older workers continue in productive employment as long as they can. To the extent that we make it possible for more older persons to continue working, these estimates will be too high both absolutely and relatively.

The factor that is most often neglected in discussions of future costs is the future size of our national income and our population. Both are growing, but our productivity is growing faster than our population. Conservative estimates assume that national income will continue to increase at a rate of at least 3 percent a year, 1 percent representing labor-force growth and 2 percent, increasing productivity. On this assumption, we would in 1980 be concerned with the distribution of a national income of \$450-500 billion (at fiscal-year 1950 price levels), compared with our 1950 national income of \$217 billion. Social security costs should be viewed in that perspective.

We cannot, of course, evaluate social security only in terms of its out-of-pocket cost. The real cost, in economic terms, can be determined only after consideration of its impact on the levels of production and consumption and on the structure of the economy. Expenditures for social security do not represent a destruction of a certain portion of the national product but rather a more orderly, effective, and equitable method for enabling individuals to pay for those essentials of life that would have to be paid for in any event.

Social security payments that are made to those who have no other source of income, or to compensate in part for loss of regular income, have an importance disproportionate to

their dollar totals. The confidence and security that the existence of these measures engenders have an important effect on the productivity and the general outlook of those who are currently earners. A comprehensive program with broad coverage will permit labor mobility—an essential factor in maintaining full employment—and will help counteract and prevent rigidities in the economic system that are inevitable under separate public or private limited-coverage benefit systems.

The expenditures for health and welfare services under a comprehensive program also have a strategic value well beyond their dollar amounts. Such services represent, in general, the kinds of help, guidance, or dissemination of knowledge that cannot be provided on a commercial basis.

It is not without reason that social security has come to represent one of the aspirations and goals of people throughout the world. For social security is an expression of the individual's desire for a secure base on which to build a good life for himself and his family, and his desire to live in a society in which all men have the same opportunity. Because of this combination of values, social security has acquired a moral force that can provide new strength while it gives new substance to the ideals of freedom and democracy.

### ***Old-Age and Survivors Insurance***

The 1950 amendments, though extensive, leave unsolved a number of major problems. One is the problem of disability. Today, of the persons who normally would be in the labor market, 1 out of every 25 below retirement age has been disabled for more than 6 months; tomorrow, with a greater proportion of people in the 50-65 age group, the ratio may be considerably higher. One-third or more of all present assistance costs are attributable to disability, and the burden is increasing.

Planning for the problem of disability is twofold. First, it is necessary to rehabilitate and secure employment for more of the disabled than in the past if we are to maintain high levels of production and high

standards of living. Second, it is necessary to provide for income maintenance for those who cannot be rehabilitated, in the sense of being returned to productive employment, and for those who eventually do get jobs during the often long period in which they cannot work. The need is for both permanent and temporary disability insurance.

Insurance protection of this type, made an integral part of old-age and survivors insurance, would have many advantages. It would provide workers with continuing protection as long as they are disabled. They would not lose protection by changing jobs or moving from one State to another. Their rights to retirement and survivor benefits would be preserved during periods of permanent and total disability. Maximum operating efficiency, uniformity, consistency, and economy would be obtained; there would be no overlapping or duplication of facilities. Working relations with the medical profession, with State rehabilitation agencies, and with various groups in the welfare field would be clear-cut.

**Coverage.**—With the 1950 amendments, about three-fourths of the Nation's gainfully employed workers will be in jobs covered by old-age and survivors insurance. About 7.6 million persons in an average week are covered under other public retirement systems, but some 10 percent of the gainfully employed population still have no retirement protection under any public plan. Farmers, most self-employed professional persons, and agricultural and domestic workers not regularly employed by one employer are the chief groups without protection. Their coverage under old-age and survivors insurance is recommended, since otherwise those with earnings too low to save for their old age and no opportunity to be covered by private pension plans will have no recourse but to seek help under the assistance programs.

For the 7.6 million workers covered under other public programs the problem is different. In a dynamic economy, workers move from job to job and from one kind of employment to another. As a result, an individual may fail to remain under one retirement system long enough to acquire

any benefit rights, or may end up with very inadequate benefits. The Social Security Administration therefore recommends coordination of these other public retirement programs with old-age and survivors insurance. The most immediate need for such coordination is in the field of military service. Under the system maintained by the Armed Forces, no retirement benefits are payable for less than 20 years' service, and the disability and death benefit protection provided by veterans legislation is substantially restricted when the individual leaves the service. With few exceptions the short-term serviceman now receives no credit toward benefits under any retirement plan for his military service. It is essential that provisions be adopted to assure protection under old-age and survivors insurance for individuals who leave civilian life for military service.

**Benefits.**—If the long-range trend of wages continues upward, further increases in benefits will be necessary to keep them appropriately related to current levels of living. In these circumstances, benefits may be liberalized without an increase in the contribution rates scheduled in the law; as wages go up, the same contribution rate brings in more dollar income, and the effect of increasing wages on benefit amounts will be more than offset by the increase in dollar income. One proposal for keeping benefits adjusted to rising wages would be to base them on an average wage figured over a limited period—say, the 5 or 10 consecutive years of highest earnings—rather than the span of a working lifetime.

As wages rise, it is also necessary to increase substantially the maximum wage base. Otherwise, more and more workers have their benefits based on an average wage at or near the maximum limit, and benefits tend to be concentrated in a narrow range as many workers lose credit for higher earnings. Also, unless the maximum wage base is raised, the system must depend for financing on a smaller and smaller proportion of payrolls.

Another important change that should be made in the benefit computation is the restoration of the 1-percent increment in the benefit formula

for each year in which the worker has substantial covered employment. In that way, long years of contribution would be recognized. Furthermore, an increment would also help somewhat in keeping benefits adjusted to the rising trend of wages.

If all self-employed persons are covered under the program, Congress may also wish to consider whether the age at which the test of retirement is suspended should be 70 rather than 75, as provided in the amendments. It will not be unduly expensive to pay benefits without respect to earnings to those persons who have reached an age at which all but a small proportion of workers are normally retired.

**Eligibility.**—Because the wife seldom reaches age 65 at the time her husband can first qualify for benefits and because of more limited employment opportunities for older women, further consideration should be given to the question of permitting women to qualify for benefits when they reach age 60.

Despite the sweeping revision in eligibility requirements, there will remain a considerable "backlog" of aged persons who will not meet even the minimum requirement of 6 quarters of coverage. To the extent that the public assistance load is composed of such individuals, its size will not be affected by the improved insurance program. Several proposals have been made for enrolling persons already past retirement age as beneficiaries under the insurance program. If this group is "blanketed in," the cost of the resulting noncontributory benefits should be met out of general taxation. To keep the cost of benefits to noncontributors within bounds, it is essential that any plan to bring in the present aged be accompanied by extension of insurance coverage to all gainful employment. If this is done, persons retiring in the future would have eligibility based on contributions, and the need to pay benefits to noncontributors would be confined largely to the present aged. Only with universal coverage could a plan for including the present aged as beneficiaries be considered as a transitional device that would not substantially increase the long-run cost of the system or threaten the contribu-

tory principle on which the insurance program is founded.

**A Government contribution.**—If it were possible to set up a separate system applying only to a new generation of workers—those now under age 21—and the generations that come after, benefits at the level provided under the new law could be financed on a self-supporting basis by contributions of 2 percent from employers and 2 percent from employees. For individuals who are now over age 21 the level premium cost of a program paying benefits at the new scale would be considerably higher. It is not possible to collect the full cost of adequate benefits from persons nearing retirement age and their employers without making the contribution rate prohibitively high. Nevertheless, it has been decided as a matter of national policy that these older workers ought to be paid adequate benefits. The level premium cost of the system as a whole, including the cost of paying full-rate benefits to older workers, is estimated at about 6 percent on an intermediate basis.

If, as has been proposed, a Government contribution were to be made for the purpose of meeting the additional cost of the benefits for the older workers, a maximum combined employer-employee contribution rate of 4 percent could be established, with a provision in the law for the Government contribution to cover the remainder of the cost. (This Government contribution might begin when the 4-percent rate, plus interest earnings of the old-age and survivors insurance trust fund, is insufficient to cover expenditures.) Under this plan, each generation after the first would contribute at a rate that would pay its own way, but no more, and over the long run a close relationship would be maintained between the value of the protection and the rate of contribution.

### Public Assistance

Enactment of the 1950 amendments strengthened the public assistance program in several significant respects. The most important provision is a new program of grants-in-aid to the States for needy persons who are permanently and totally disabled be-

cause of physical or mental handicap. Assistance, partly financed by Federal funds, is thus made available to an additional group of handicapped persons 18 years of age or older. Another significant amendment enables the Federal Government to participate in larger State payments for aid to dependent children. This change, which for the first time recognizes the needs and expenses of the mother or other person keeping the home together for the children, will aid materially in improving the general level of assistance available to needy children.

A further provision makes public assistance grants available to Puerto Rico and the Virgin Islands. In both islands, need is widespread, and fiscal resources can meet only a fraction of the need.

Another provision enables the Federal Government to participate in payments made by the State public assistance agencies directly to individuals and agencies that supply medical and remedial care to recipients of assistance within the maximum on individual monthly payments. Previously the Federal Government could share only in the assistance payment made to the recipient, which precluded sharing in the payments made by the agency to medical practitioners or to other agencies for the medical care they gave the recipient. The prohibition on Federal sharing in payments to persons in public institutions is also relaxed to allow Federal participation in assistance given to patients in public medical institutions, except persons diagnosed as having a mental disease or tuberculosis.

Changes in the old-age and survivors insurance program make it possible that the insurance program will in time assume its proper role as the major defense against loss of income. It can therefore be expected that the number of persons dependent on public assistance for causes covered by old-age and survivors insurance will decline from their present levels. The public assistance programs then will be increasingly able to assume their proper role as residual and supplementary programs designed to meet the particular needs of individuals who are not covered by the insurance program or whose needs are

greater than the benefits paid under insurance.

Many of the economic risks that people face, moreover, are not now subject to social insurance protection, and many are of such a nature that insurance coverage is not feasible. The present old-age and survivors insurance program has little if any effect on the number of persons dependent for reasons other than the old age or death of the wage earner. Dependency caused by illness is covered by insurance protection in only a few States. Dependency stemming from desertion, nonsupport, or illegitimacy is not suitable for insurance protection.

As assistance administration is relieved of the strains of dealing with ever-mounting caseloads and expenditures, it can increasingly turn its attention to the quality of the help that the assistance agencies give through welfare services to needy people. The assistance program should become more effective in helping people meet their particular needs in ways that will help them regain control of their own living. Public welfare agencies should also be able to aid in making community resources available so that the people can carry out plans for their own rehabilitation and increase their ability to meet and deal with their own personal problems. To give this kind of service will bring the public assistance programs closer to a realization of their real purpose and potentialities.

**Federal participation in general assistance.**—Fifteen years of experience have convinced the Social Security Administration of the need for broader coverage in the State-Federal assistance programs. The greatest unmet need occurs in the field of general assistance. Since no Federal grants-in-aid are available to the States for this program, each State is left to carry alone what it can afford to do for needy persons who do not qualify for old-age assistance, aid to dependent children, aid to the blind, or aid to the permanently and totally disabled. In some high-income States the program has been adequate to meet the needs. Unfortunately, however, States with limited resources have had to choose between spending their inadequate public welfare funds

in such a way as to attract Federal funds or to expend their funds for general assistance and receive no supporting Federal financial help. Enactment of the new category for the permanently and totally disabled will not relieve this situation. Persons who are disabled but not permanently or totally, the prematurely aged, the unemployed, and the underemployed will continue to depend on what the States, unaided by Federal funds, can do for them. Grants to the States for general assistance are urgently needed to enable them to assist needy persons ineligible under the other categories. The Social Security Administration recommends that Congress enact such a program.

Although the cost of public assistance may decline as time progresses and the insurance program becomes more fully mature, the need for comprehensive coverage by the assistance programs will continue to be urgent. Inadequate coverage is costly to the Nation in terms of the ultimate consequence of neglect of poverty. Ill health, maladjustment leading to delinquency and other antisocial behavior, and a high incidence of expensive institutional commitments are inevitable consequences of unrelieved poverty. For these reasons, it is essential that the assistance program be broadened to include needy persons not now aided.

*Residence and citizenship requirements.*—Many States still impose residence and citizenship requirements. In our modern society with its mobile population, residence requirements are an anachronism, and, like citizenship requirements, they work great hardship and prevent needy and otherwise eligible persons from obtaining aid. The Federal law does not require the States to have such requirements, but it does not prohibit them from imposing those restrictions. To fulfill the objective of having assistance available to needy people, residence and citizenship requirements should be prohibited in State public assistance programs approved under the Social Security Act.

*Equalizing grants.*—The Administration has been greatly concerned over the level of payments that some

States are now making to assistance recipients. States with low per capita income are not only limited in the tax revenue they can raise but often have a relatively high proportion of people who need public aid. The Administration again recommends that the formula governing the Federal share of assistance programs be changed so as to provide for a more equitable distribution of Federal funds, taking into account the fiscal ability of the various States and their public assistance needs.

*Medical care.*—The Social Security Administration welcomes the amendment enabling the Federal Government to share in the costs of medical payments made directly to the suppliers of medical service. It is hoped that Congress will establish a method of financing payments for medical care that will give funds to the States in addition to those available for money payments made to recipients. Such a step would recognize the fact that costs of medical care are above and beyond the usual maintenance needs of recipients. Without provision for such separate financing, Federal participation will be available only when the payments are made within the regular individual maximum previously applicable only to the money payment. The additional amount thus available for medical care will be limited. The Administration recommends separate financing of medical care based on an average maximum amount.

*Welfare services.*—Many persons live in areas not served by private social welfare agencies and look to the local public welfare department for information and advice with respect to community resources available to meet their problems. Even in urban areas the inadequacies of finances and the complexities of the problem make it difficult for private welfare agencies to meet all the demands placed on them.

The public welfare department should be a place where people can go not only for financial aid but also for help with family welfare problems not related to economic need. With respect to adult and family welfare services, the House Ways and Means

Committee has encouraged the States to make such services available to applicants and recipients of assistance as a part of the cost of administration, which the Federal Government shares with the States. The Social Security Administration further recommends a separate Federal grant to the States for the provision of family welfare services. The program could thus be made available to persons who are not applicants for or recipients of assistance.

#### *Children's Bureau*

The year 1950 was a significant point in history for children in the United States. Never before was it so safe for mothers to have babies. Never before had children so great likelihood of surviving the physical hazards of birth and of contagious diseases during their growing years. Public health and welfare services reached more children in various ways, but in no sense did they keep pace with the great increase in numbers, especially of very young children. An unprecedented mobilization throughout the year of citizen concern for children was focused on the Midcentury White House Conference on Children and Youth, called by President Truman to meet in Washington in December 1950. For the first time in Conference history the child's mental health and personality development was being stressed. The Social Security Act Amendments of 1950 should mean a better chance for good health and care for tens of thousands of the Nation's children.

Special problems for children are created in periods of special strain and apprehension, such as the present. If civil defense or mobilization results in major dislocations or breakups of families, new or expanded services for children will have large claim on our public and private pocketbooks. If we want to help in building the kind of world in which an enduring peace will be achieved, we must not let our children become casualties of mobilization. Their needs must stand high on the list of priorities for services and for funds for research that will show how best to help them develop their fullest powers for creative living.

The Social Security Act Amend-

ments of 1950 authorize substantially increased expenditures for health and welfare services for children. State health and welfare agencies indicated during the year the direction along which they expected to move if more funds should become available. Of the health agencies, 33 said they would start or expand programs for the care of premature infants, 21 would do the same for hard-of-hearing children, 17 would develop sight conservation programs, six would conduct maternity care demonstrations for patients with complications in pregnancy, five would do a better job on health services for school-age children, and five would build their dental programs.

Programs for crippled children now cover a wide range of handicapping conditions that require prolonged care. State crippled children's agencies would develop programs for children with these conditions: rheumatic fever, 36 States; cerebral palsy, 33 States; epilepsy, nine States; and hearing difficulties, 10 States.

Of the State welfare agencies, 24 said that they urgently needed money for shelter care for children in emergencies; 22 States would work to get rid of the "black market" in babies and provide better service for parents who want to adopt babies; 21 want care for babies available for adoption; 19 want to give better protection to runaway children and to ensure their return to homes that are ready to welcome them; 15 would get homemaker services into operation or extend their small programs; and 12 States would try at once to get youngsters out of jails and place them under good care while they wait for court action.

The quality of service is inseparable from the people who give the service, and a program that has a full complement of skills is miles ahead of one that is only partially staffed. Serious vacancies exist in the staffs of both welfare and health agencies in many States. Even when staffs are complete, there should be constant effort to raise the level of service. Staff development—on the job and in advanced training—and evaluation of programs are the two most effective techniques; both are now being used in many quarters, and their use should be multiplied. The quality of health

services for mothers and children is greatly aided when they are closely related to local health units. Similarly child welfare services gain in strength as they are allied with local welfare services for people of all ages. Universal availability of such services still awaits congressional action.

Proposals before the Eighty-first Congress to give Federal aid to education would provide grants and scholarships for education in the professions that would be valuable long-time solutions for the manpower shortage. Even should such measures become law, State health and welfare agencies will have to continue and increase their present practice of using a substantial part of their present Federal grants for services to give practitioners specialized training in their programs. Better salary levels would be another strong magnet to attract workers. Professional training for all who serve children must have a common core of knowledge of the growth of human personality, and more opportunities for such training need to be developed by universities at both undergraduate and graduate levels.

Constantly feeding into program operations and enriching the understanding of both professional workers and parents must be continuous and well-financed research. Present Federal contributions to research in child growth and development are almost invisible, and private sources of funds seem to be drying up. Two broad types of research are urgently needed—basic studies in child growth and development and studies that will provide all types of agencies serving children with tools for measuring the effectiveness of their work and with guides for improving their programs.

Without minimizing the responsibility of government, we need constantly to develop practical ways in which citizens can take more and more responsibility for reviewing and planning for children's needs and relating themselves closely with their local public and private children's services. Great hopes are held that one of the concrete results of the Mid-century White House Conference on Children and Youth will be a resolve to continue the pattern of State and

local committees on children and youth.

### **Federal Credit Unions**

The Federal Credit Union Act was 16 years old on June 25, 1950. In this time the Federal credit unions have become a substantial part of the credit union movement in the United States; they are making a worth-while contribution toward improving the economic status of workers and their families.

Federal credit unions encourage their members to develop habits of thrift by establishing convenient facilities, by accepting share payments in installments as small as 25 cents a month, and by educational efforts among members and potential members. They serve workers in factories, offices, stores, schools, and government establishments, as well as groups having a common bond of association or residence.

Loans granted to their members by Federal credit unions have an average maturity of less than 12 months. In most States the legal commercial rates for such loans range from 2 to 3.5 percent per month, as compared with the 1-percent maximum rate permitted for Federal credit unions. In interest charges alone, Federal credit unions are saving their members more than \$40 million a year. Illegal lenders charge much higher rates than the licensed small loan companies. Excessive charges for small loans reduce the purchasing power of the persons concerned and are nearly always exacted from those least able to afford them. Through Federal credit unions, nearly 2 million people are providing for themselves an inexpensive source of small loans.

Three amendments to the Federal Credit Union Act became effective October 25, 1949. One increased the maximum unsecured loan limit from \$300 to \$400, and another increased the maximum maturity for loans from 24 months to 36 months; both maximums are permissive. The third amendment concerned the reserve for bad loans. There is still need for legislation to provide central discount facilities for State and federally chartered credit unions.

# Assistance Expenditures Per Inhabitant, 1940-50

by FRANK J. HANMER and ELLEN J. PERKINS\*

FEDERAL, State, and local funds dispensed during the fiscal year 1950 under the four public assistance programs combined amounted to almost \$2,329 million and averaged \$15.40 per inhabitant, an increase of \$378 million—or \$2.21 per capita—from the total for the 1949 fiscal year. The increase was a continuation of a generally upward trend in public assistance expenditures—a trend that, for several reasons, has been greatly accelerated in the 9½ years since 1940.<sup>1</sup> Analysis of the increase and of the sizable variation that exists among States in per capita costs brings out the following facts.

## Summary

Average assistance expenditures per inhabitant for the fiscal year 1950 were almost twice those for the calendar year 1940, for all States and all programs combined. One of the two important factors accounting for this rise was the change in the number of programs under which public aid is provided. Of the broad relief structure that had existed in 1940, only the public assistance programs remained in 1950, when expenditures for these programs were less than the combined total for all programs in 1940. Most of the jump in per capita expenditures for public assistance was the result, however, of the second factor—increased living costs; 1950 expenditures per capita, when adjusted for the rise in living costs, were only 17 percent greater than those in 1940. It

was not until 1950 that the increase in assistance expenditures caught up with and exceeded those in living costs.

The amount of the change in public assistance costs over the period differed among States and programs. All States but one reported increases in the per capita costs for the four programs combined, with the largest rises occurring among the States that have the smallest fiscal resources and that made the smallest expenditures per capita in 1940. Costs for aid to dependent children showed the greatest proportionate increase, and only those for general assistance declined.

Although costs per capita in individual States changed considerably from 1940 to 1950, in both years nearly three-fourths of the States remained in the same position relative to the median; that is, the States whose expenditures were below average in 1940 continued in that position in 1950, and those that were above the median in 1940 remained there in 1950. At the end of the period the variations among States in per capita costs were less than they had been previously, because States with low

costs per capita in 1940 increased their expenditures more than other States did.

Changes from the fiscal year 1949 to 1950 were somewhat different from those from 1940 to 1950. General assistance costs, for instance, were smaller in 1950 than in 1949; they increased from 1949 to 1950, although indications were that the increase would not continue. The relative standing of the States in 1950 with respect to per inhabitant expenditures was influenced primarily by the States' ranking according to three factors affecting costs: economic resources, particularly among the States with least income; the proportion of the population aided; and the amount of aid given per recipient.

## Changes from 1940

Since 1940, annual expenditures per inhabitant for the four assistance programs combined almost doubled, rising from \$7.87 in the calendar year 1940 to \$15.40 in the fiscal year 1950 (table 1). One reason for the sharp increase is the change in the number of public aid programs. By 1950, the public assistance programs were all

Table 1.—Assistance expenditures per inhabitant, by program, fiscal year ended June 30, 1950, and calendar year 1940

Program	Expenditures per inhabitant <sup>1</sup>				
	Amount		Percentage change		
	1950	1940	Actual <sup>2</sup>	Adjusted <sup>3</sup> for cost-of-living increase	Adjusted <sup>3</sup> for cost-of-living increase
All programs	\$15.40	\$7.87	+\$95.7	+16.8	+57.3
Old-age assistance	9.51	5.68	3.61	+163.4	+57.3
Aid to dependent children	3.44	2.05	1.01	+240.6	+103.0
Aid to the blind	.34	.20	.18	+86.9	+11.1
General assistance	2.11	1.26	3.07	-31.3	-59.0

<sup>1</sup> Based on Bureau of Census data: population as of Apr. 1, 1940, and preliminary population figures, excluding armed forces overseas, from the April 1950 enumeration.

<sup>2</sup> Represents actual purchasing power in terms of the average value of the dollar during the year 1940, based on Consumers' Price Index for Moderate-Income Families in Large Cities, prepared by the Bureau of Labor Statistics.

that was left of the extensive public relief structure that had existed in 1940. When per capita expenditures for the other programs—chiefly Federal work programs—are added to those for the special types of public assistance and general assistance, the total relief expenditures for 1940 are \$20.69, considerably higher than the \$15.40 in 1950.

During the decade, there was a narrowing of the degree of variation among the States in total per capita costs for public assistance, because States with low per inhabitant expenditures in 1940 generally raised their expenditures proportionately more than the other States did.

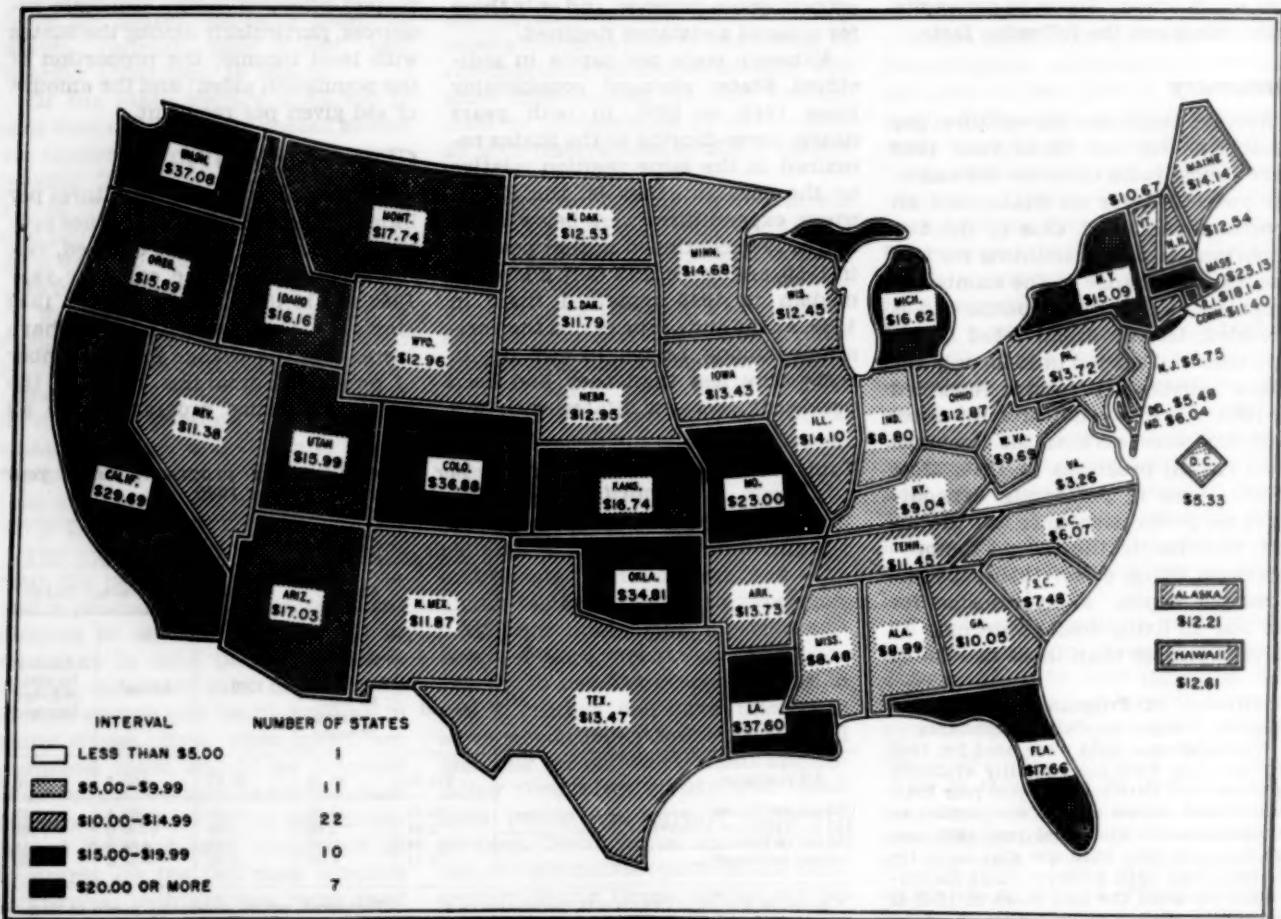
The over-all rate of growth, likewise, did not apply equally to all programs. Expenditures per capita for

aid to dependent children moved upward from \$1.01 to \$3.44, an increase of more than 240 percent; for old-age assistance, they rose 163 percent—from \$3.61 to \$9.51. The large percentage increases for these two programs resulted in part from the above-average growth during the decade in the number of children and aged persons in the population. The rise in aid to the blind was 89 percent, from 18 cents to 34 cents. In marked contrast to these increases for the special types of public assistance, expenditures for general assistance, which amounted to \$3.07 per capita in the calendar year 1940, decreased by almost a third to \$2.11 in the year ended in June 1950. This decline may be attributed in large part to the considerable decrease in the number of

unemployed—from about 8 million in 1940 to an average of less than half that number during the fiscal year 1950.

Underlying these national shifts were, of course, individual State changes. All States made higher payments per capita for old-age assistance in the fiscal year 1950 than in the calendar year 1940. Nevada, which administers aid to dependent children without Federal funds, was the only State that spent less per capita for that program. Average expenditures for aid to the blind in 1950 were smaller than the average spent in 1940 only in Maine and Illinois. For general assistance, however, about three-fifths of the States spent less per capita in the fiscal year 1950 than in 1940.

Chart 1.—*Total amount expended per inhabitant for assistance payments, fiscal year ended June 30, 1950*<sup>1</sup>



<sup>1</sup> Based on preliminary population figures, excluding armed forces overseas, from the April 1950 enumeration made by the Bureau of the Census.

Table 2.—*Distribution of States by amount of assistance expenditures per inhabitant and by specified program, 1950*

Expenditures per inhabitant	Old-age assistance	Aid to dependent children	General assistance
Less than \$0.50	0	1	13
0.50-0.99	0	0	10
1.00-1.49	1	5	5
1.50-1.99	3	5	9
2.00-2.99	2	13	5
3.00-3.99	2	11	5
4.00-4.99	1	9	1
5.00-7.49	12	7	3
7.50-9.99	14	0	0
10.00 or more	16	0	0

The rise in living costs was an important factor in the increase in expenditures for the special types of public assistance. When actual 1950 expenditures per inhabitant are adjusted to make allowance for the rise in the cost of living since 1940, the increase for all programs combined becomes only 17 percent, in contrast to the 96-percent rise reflected by the unadjusted data (table 1). In each year from 1941 through 1949, the adjusted total expenditures per capita for the four programs combined, although not for individual programs, were below the 1940 level of living costs. Not until 1950 did the rise in total expenditures per inhabitant exceed the increase in the cost of living. In terms of the 1940 dollar, the upward shift for aid to dependent children was 103 percent; for old-age assistance, 57 percent; and for aid to the blind, 11 percent. The decline in general assistance expenditures in terms of the 1940 purchasing power of the dollar was 59 percent, rather than 31 percent.

Similarly the comparison of individual State changes in per capita expenditures based on unadjusted data greatly exaggerates the actual increases for the special types of public assistance and understates the decrease for general assistance. There are, however, no State indexes of changes in cost of living, and adjustment of assistance expenditures, by State, for such changes over the decade cannot be made. Differences among States in the extent of the changes in per inhabitant expenditures, however, are indicated by the shifts in the State rankings.

In the ranking of States by assistance expenditures per inhabitant, the

position of some States changed considerably between the year ended in December 1940 and the fiscal year 1950. Only Arizona and Nebraska retained exactly the same rank; nevertheless, nearly three-fourths of the States retained the same position relative to the median—that is, they were above the median in both 1940 and 1950 or they were below the median in both years.

Fourteen States changed rank substantially. Seven States in the upper half in 1940—Alaska, Indiana, Nevada, New Hampshire, Ohio, South Dakota, and Wisconsin—fell to the lower half. The greatest drop was reported by Indiana, which moved down 26 places. Likewise, seven States that had been in the lower half in 1940—Arkansas, Florida, Kansas, Louisiana, Missouri, Texas, and Wyoming—moved to the upper half by 1950. Of this group, Louisiana was outstanding, moving from thirty-fifth to first place. For six of these seven States, because of the generally greater need as reflected in their relatively low fiscal resources, recipient rates usually have been greater than average. In 1940, though the number of recipients in these six States was relatively large, the average monthly payment per recipient under each of the special types of public assistance was less than the national average; in 1950, despite the large increase in per capita expenditures, the average payment was still below the national average in Arkansas, Florida, Missouri, and Texas.

#### Changes from 1949

In the fiscal year 1950, assistance payments per inhabitant for all programs combined were about one-seventh greater than the \$13.19 spent in 1949. The greatest rate of increase (more than one-third) occurred in general assistance, which rose 54 cents to \$2.11. The rise may be attributed to labor disputes and increased unemployment during the winter and early spring months. The postwar peak for general assistance payments was reached in March 1950, however, and there was a considerable decline during the remaining months of the year.

Aid to dependent children, which led the special types of public assistance in percentage increases over 1940, was between one-fourth and

one-fifth higher in 1950 than in 1949 (\$3.44 per capita compared with \$2.80). Expenditures per inhabitant for aid to the blind rose from 30 cents to 34 cents, a gain of more than one-eighth. Old-age assistance expenditures were only one-ninth greater in 1950 than in 1949 (\$9.51 compared with \$8.52). The year's changes in national expenditures per inhabitant, by program, are summarized in the following tabulation.

Program	Expenditures per inhabitant		
	Amount		Percentage increase
	Fiscal year 1950	Fiscal year 1949	
All programs	\$15.40	\$13.19	16.8
Old-age assistance	9.51	8.52	11.6
Aid to dependent children	3.44	2.80	22.9
Aid to the blind	.34	.30	13.3
General assistance	2.11	1.57	34.4

<sup>1</sup> Data for 1950 based on preliminary population figures, excluding armed forces overseas, from the April 1950 enumeration made by the Bureau of the Census; corresponding population estimates for April 1949 computed by the Bureau of Public Assistance.

#### Variations Among Programs and States, 1950

State expenditures for assistance payments varied considerably in 1950 from the national average of \$15.40 per inhabitant. Louisiana, the high State, spent \$37.60, or almost 12 times the expenditure (\$3.26) in Virginia, the low State. The average for the United States was exceeded by 16 States, seven of which spent more than \$20 (chart 1).

The largest part of assistance expenditures goes for old-age assistance. Thus, for most States, their relative rank in per capita expenditure for old-age assistance determines their rank for all programs combined. Payments for the needy aged in the fiscal year 1950 constituted 62 percent of the national expenditure per inhabitant for the four programs; the range was from 30 percent to 91 percent among all States and from 65 to 84 percent in the group of seven States that spent more than \$20 per inhabitant for all programs (chart 2). These seven States made the highest payments per capita for old-age assistance. Similarly, of the 12 States with total assistance expenditures per in-

habitant of less than \$10, nine were also among the 12 States with lowest per inhabitant expenditures for the aged. For the States with aggregate costs of less than \$10, payments for old-age assistance ranged from 32 to 77 percent of the per capita cost for all programs combined but were 50 percent or less in half the States. Three of the five States that placed greatest stress on aid to dependent children by making their highest expenditures per capita for that program were in the group with total expenditures of less than \$10.

The relatively large expenditures per capita in States with highest costs are the result generally of both high recipient rates and above-average payments per recipient. Thus, the States that had expenditures of more than \$20 per inhabitant generally had above-average recipient rates for old-

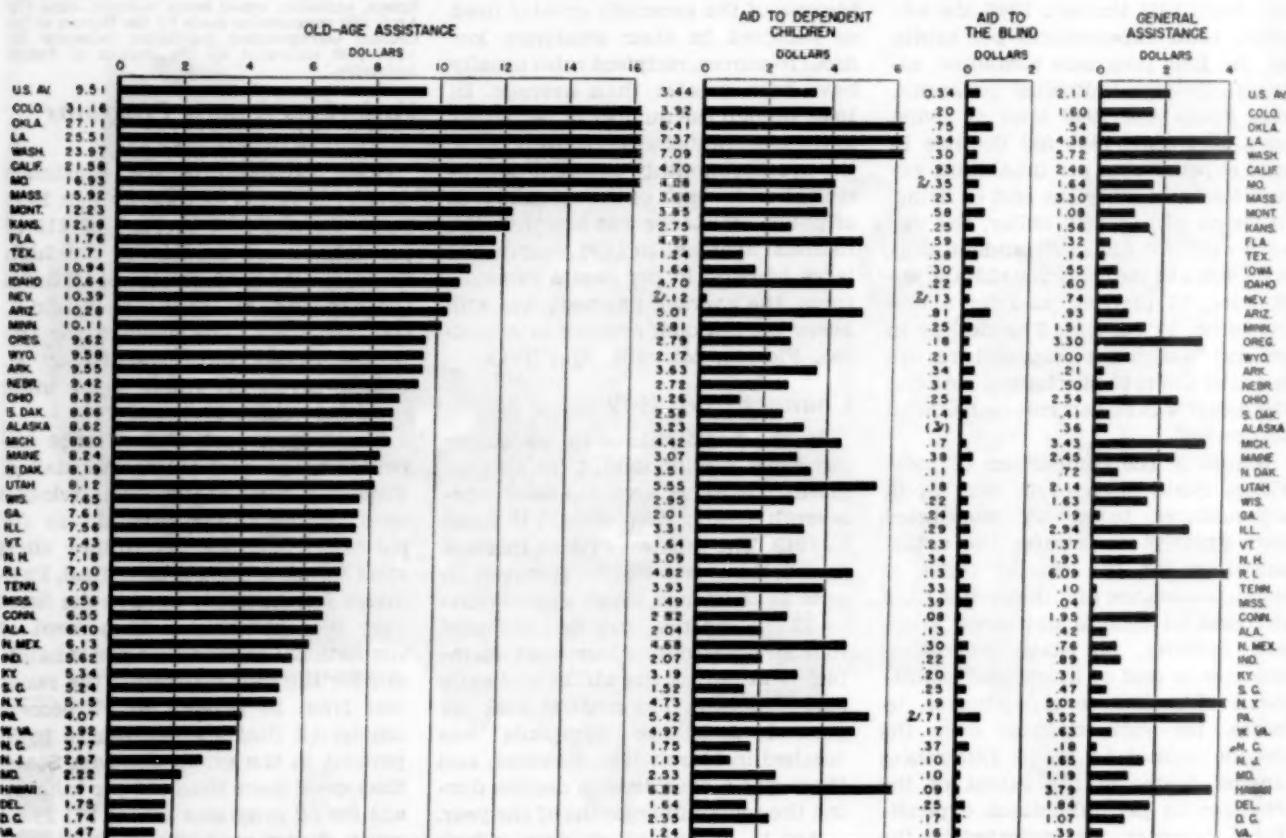
age assistance, aid to dependent children, and general assistance. They likewise, except for Louisiana and Missouri, exceeded the national average in monthly payments for all, or all but one, of the four assistance programs.

Conversely, it might be expected that the lowest expenditures per inhabitant would occur in States where recipient rates and average payments are low. Many of the States spending least per capita, however, make below-average payments, but their recipient rates are higher than average. Thus, of the 12 States with per inhabitant costs below \$10, five had the lowest recipient rates in the Nation for old-age assistance, but five others had above-average recipient rates and were among the eight States with lowest average monthly payments for this program. In aid to dependent

children, all but three of the 12 States had below-average recipient rates. The number of persons in general assistance cases is reported by only nine of the 12 States, but eight of those reporting fell below the average recipient rate. The average assistance payments in the States with per capita expenditures of less than \$10 were generally low for all programs.

An important factor affecting expenditures for assistance is the fiscal ability of the State, particularly in the poorest States, where small resources limit expenditures. Seven of the group of 12 States with lowest per inhabitant payments, for example, are among the 12 lowest States in per capita income. There are a few notable exceptions to this general tendency. Louisiana and Oklahoma ranked fortieth and thirty-seventh in per capita income but were among the seven States spending

Chart 2.—Amount expended per inhabitant for assistance payments, by program, fiscal year ended June 30, 1950<sup>1</sup>



<sup>1</sup> Based on preliminary population figures, excluding armed forces overseas, from the April 1950 enumeration made by the Bureau of the Census.

<sup>2</sup> Program administered under State law without Federal participation.

<sup>3</sup> Alaska does not administer aid to the blind.

more than \$20 per inhabitant for public assistance. These expenditures, however, were possible only with extraordinary fiscal effort. In the fiscal year 1950, Louisiana collected more State taxes per capita than any other State, and Oklahoma ranked sixth among the States in tax collections. Furthermore, of the States with largest per capita collections, Louisiana and Oklahoma were among the first five in the percent of tax collections expended for public assistance.

Because of the socio-economic regional differences underlying the factors of need and ability to support the assistance programs, the relative amounts expended per inhabitant show some definite geographical patterns. Twelve of the 17 States with per inhabitant expenditures of \$15 or more lie west of the Mississippi River, and eight of these States are in the northwestern and far western regions. It is among these States, which have relatively large economic resources, that the influence of strong pension movements has been important in developing old-age assistance programs with assistance and eligibility standards broader and more liberal than in most other States. Per capita income is relatively low in the Southern States east of the Mississippi River,

and two-thirds of these States made payments of less than \$10 per inhabitant. The amount expended per capita in Florida is a notable exception to the generally low expenditures characteristic of this region.

Wide variations among States also characterized the expenditures for the individual programs. For old-age assistance, Colorado's high of \$31.16 was 21 times the low of \$1.47 in Virginia, which was one of six States spending less than \$3 per inhabitant. The Nation's average per capita expenditure was \$9.51; in 16 States the averages exceeded \$10; and about half the States spent from \$5 to \$10 per capita (table 2).

The average expended per inhabitant for aid to dependent children was \$3.44—only a little more than one-third the average for old-age assistance. The average for aid to dependent children in four out of seven States, however, was below the national average for the program. Louisiana, with a high of \$7.37, spent 61 times as much as Nevada (the low State), which operates this program without Federal participation, and almost seven times as much as New Jersey, the next lowest State. In all, seven States—Arizona, Hawaii, Louisiana, Oklahoma, Pennsylvania, Utah, and Washington—made ex-

penditures of more than \$5. At the other extreme were six States—Mississippi, Nevada, New Jersey, Ohio, Texas, and Virginia—that spent less than \$1.50 per capita.

Expenditures for aid to the blind, which comprised slightly more than 2 percent of total payments per inhabitant for all four programs combined, averaged only 34 cents for the Nation. State averages varied from 93 cents in California to one-twelfth of this amount, or 8 cents, in Connecticut.

The greatest range among the States occurred in general assistance, for which no Federal funds are available. Rhode Island's expenditure of \$6.09 per capita for general assistance was more than 150 times the 4 cents spent by Mississippi and more than 60 times Tennessee's expenditures of 10 cents. The national average of \$2.11 for general assistance was about one-fifth that for old-age assistance. A small number of populous States with relatively high general assistance expenditures per inhabitant have raised the United States average to a level that is above the amount spent by almost three-fourths of the States. Nine States spent more than \$3; of these, New York spent \$5.02, Washington, \$5.72, and Rhode Island, \$6.09. On the other hand, 13 States spent less than 50 cents per capita.

# Proposed Budget for Social Security and Related Programs, 1951-52\*

THE major focus of the Budget submitted by President Truman for the fiscal year ending June 30, 1952, is on the military services and on international security and foreign relations. Domestic civilian programs are justified on the ground either that they support the defense program or that they contribute to the national strength by protecting and improving the health, education, and well-being of the individuals and fam-

ments made by the Social Security Act Amendments of 1950, the social insurance program still falls short of what the Nation needs, desires, and can afford. Coverage under old-age and survivors insurance needs further expansion to include all employed persons; unemployment insurance coverage should be expanded and benefits raised. Moreover, protection on a prepaid basis is needed against both the costs of medical care and the economic losses resulting from disability. Of these proposals, only medical care insurance is included in the Budget; the estimated expenditures for 1951-52 show an additional \$30 million for proposed legislation—\$25 million for aid to medical education and \$5 million for local health services.

Table 1.—Summary of estimated expenditures for social security and related programs under present and proposed legislation, fiscal year 1951-52<sup>1</sup>

[In millions]

Source of funds	Expenditures		
	Total	Present legislation	Proposed legislation
Total	\$6,389	\$6,324	\$65
General funds	2,800	2,770	30
Trust funds, total	3,589	3,554	35
Old-age and survivors insurance trust fund	2,177	2,177	—
Unemployment trust fund	715	715	—
Railroad retirement account	350	350	—
Federal employees' retirement funds	312	312	—
Medical care insurance fund	35	—	35

<sup>1</sup> Includes placement and unemployment insurance activities of the Department of Labor and the Railroad Retirement Board, classified under "labor" in the Budget.

Source: *The Budget of the United States Government for the Fiscal Year Ending June 30, 1952*.

ilies who make up the Nation. Social security and related programs fall into the latter category. For the purpose of this summary of the budget for social security and related programs, the Budget classification of "social security, welfare and health" and the placement and unemployment insurance activities classified under "labor" are combined.

The Budget message points out that, despite the far-reaching improve-

\* Prepared in the Division of Research and Statistics, Office of the Commissioner.

(table 1)—\$2,800 million from general funds and \$3,589 million from the trust accounts. Of the estimated total, \$6,324 million is for existing programs. Expenditures under proposed legislation for local health services, aid to medical education, and medical care insurance are estimated at \$65 million, of which \$35 million would come from the medical care insurance trust fund and \$30 million from general funds.

Estimated expenditures for public assistance in the fiscal year 1951-52 total \$1,302 million and constitute 46.5 percent of estimated budgetary expenditures for social security and related programs (table 2). This sum represents an increase of less than 2 percent over estimated public assistance expenditures in the current fiscal year. Increases in costs as a result of the public assistance provisions of the 1950 amendments are expected to be largely offset by the decreases resulting from declines in the number of aged persons and children on the as-

Table 2.—Expenditures and recommended new obligatory authority, excluding trust accounts, for social security and related programs, fiscal years 1949-50, 1950-51, and 1951-52

[In millions]

Program or agency	Expenditures			Recommended new obligatory authority for 1952 <sup>1</sup>
	Actual	Estimated		
		1949-50	1950-51	1951-52
Total, including proposed legislation	\$2,440	\$2,692	\$2,800	\$2,737
Total, excluding proposed legislation	2,440	2,692	2,770	2,702
Unemployment insurance and placement activities: <sup>2</sup>				
Department of Labor	214	165	165	175
Railroad Retirement Board	13	7	10	10
Public assistance (Federal Security Agency)	1,125	1,282	1,302	1,302
Aid to special groups:				
Vocational rehabilitation (Federal Security Agency)	26	22	24	24
School lunch (Department of Agriculture)	83	83	83	83
Indian welfare and other (Department of Interior)	29	41	43	44
Other (Federal Security Agency)	1	1	1	1
Retirement and dependents' insurance:				
Railroad Retirement Board	583	598	646	646
Federal Security Agency and other	9	7	7	7
Promotion of public health (Federal Security Agency and other):				
Present programs	242	349	350	268
Proposed legislation:				
Aid to medical education			25	30
Local health services			5	5
Crime control and correction (Department of Justice and other)	91	107	106	109
Accident compensation (Department of Labor)	24	30	33	33

<sup>1</sup> Excludes \$141 million of recommended appropriations to liquidate prior-year contract authorizations.

<sup>2</sup> Classified under "labor" in the Budget.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1952*.

Table 3.—Social security and related trust fund operations, fiscal years 1949-50, 1950-51, and 1951-52  
[In millions]

Fund and item	Actual	Estimated	
	1949-50	1950-51	1951-52
<b>Old-age and survivors insurance trust fund:</b>			
Receipts:			
Appropriations (equal to Federal insurance contributions)	\$2,106	\$2,960	\$3,823
Interest and other	257	299	313
Transfers from Budget accounts	4	4	4
Expenditures (benefits and administrative expenses)	783	1,674	2,177
Net accumulation	1,594	1,089	1,963
Total assets as of June 30	12,885	14,474	16,437
Total investments as of June 30	12,639	14,379	16,366
<b>Unemployment trust fund:</b>			
Receipts:			
Deposits by States and railroad unemployment taxes	1,113	1,215	1,296
Interest	167	175	183
Expenditures (State and railroad unemployment withdrawals)	2,013	962	715
Net accumulation	-733	428	764
Total assets as of June 30	7,425	7,853	8,617
Total investments as of June 30	7,413	7,846	8,612
<b>Railroad retirement account:</b>			
Receipts:			
Transfers from Budget accounts	583	598	646
Interest on investments	62	70	75
Expenditures (benefit payments, salaries, and expenses)	304	329	350
Net accumulation	341	339	371
Total assets as of June 30	2,004	2,403	2,774
<b>Federal employees' retirement funds:</b>			
Receipts:			
Employee contributions	359	327	311
Transfers from Budget accounts and other	305	305	325
Interest	144	161	175
Expenditures (annuities, refunds, and expenses)	268	287	312
Net accumulation	540	506	499
Total assets as of June 30	3,860	4,306	4,865
<b>Medical care insurance trust fund (proposed legislation):</b>			
Receipts from payroll contributions		275	
Expenditures (payments for initial expenses)		35	
Net accumulation		240	
Total assets as of June 30		240	

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1952.*

sistance rolls. These declines will be brought about by the liberalized old-age and survivors insurance provisions.

Another 23 percent (\$646 million) of the estimated total is accounted for mainly by transfers of payroll taxes, collected from railroad workers and companies, to the railroad retirement trust account in advance of collection and represents a bookkeeping transaction. President Truman again recommended that these taxes be transferred to the fund as they are collected. A small part (\$33 million) of this transfer for 1951-52 is for the cost of military service credits for railroad workers.

The remainder of the budgetary expenditures is distributed as follows: \$175 million for unemployment insurance and placement activities; \$151 million for aid to special groups; \$7 million for certain retirement and dependents' insurance benefits administered by the Civil Service Commission and for reimbursement to the old-age and survivors insurance trust fund for

expenses incurred in paying benefits to survivors of certain World War II veterans; \$380 million for the promotion of public health, including proposed legislation; \$106 million for crime control and correction; and \$33 million for accident compensation.

More than half of the public health expenditures is for grants to State and local governments for existing public health programs. Hospital construction grants are estimated at \$136 million in 1951-52, \$4 million less than in the current fiscal year. Grants for maternal and child health and welfare programs are estimated at \$33 million for 1951-52, 9 percent more than the amount for the current fiscal year.

Recommended grants to State and local governments, including those called for under proposed legislation and that part of hospital construction grants going to private nonprofit institutions, total \$1,781 million and make up 64 percent of estimated budgetary expenditures for social security and related programs in 1951-52.

Grants for these purposes constitute 59 percent of all present and proposed grants to State and local governments, as defined in the Budget, for the fiscal year 1951-52.

### Trust Fund Operations

Both the receipts and expenditures of the old-age and survivors insurance trust fund are estimated to be substantially higher in 1951-52 than in the current fiscal year (table 3). The fiscal year 1951-52 will be the first full year of operation under the Social Security Act Amendments of 1950, although no contributions from the self-employed will be collected until the following fiscal year. Contributions will be 29 percent higher, expenditures 30 percent higher, and the fund's net accumulation 24 percent higher than in the current fiscal year. The balance on June 30, 1952, is estimated at \$16,437 million, as compared with \$14,474 million at the end of the current fiscal year. The balances in the railroad retirement account and the Federal employees' retirement funds will also increase during 1951-52 and will total an estimated \$2,774 million and \$4,865 million, respectively, on June 30, 1952.

Receipts of the unemployment trust fund are expected to rise and pay-

Table 4.—Social insurance contributions and taxes collected, existing and proposed legislation, fiscal years 1949-50, 1950-51, and 1951-52

Program	Actual	Estimated	
	1949-50	1950-51	1951-52
Total, including proposed legislation	\$4,348	\$5,302	\$6,574
Total, excluding proposed legislation	4,348	5,302	6,299
Employment taxes:			
Existing legislation:			
Federal Insurance Contributions Act	2,106	2,960	3,823
Federal Unemployment Tax Act	226	239	263
Carriers Taxing Act	561	565	613
Railroad Unemployment Insurance Act	0	10	10
Deposits by States <sup>1</sup>	1,098	1,201	1,279
Proposed legislation:			
Medical care insurance			275
Federal employees' retirement acts, employee contributions	359	327	311

<sup>1</sup> State payroll tax collections for unemployment insurance deposited in the Federal unemployment trust fund.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1952.*

Table 5.—Appropriations, transfers, and expenditures, Social Security Administration, for grants to States and administrative expenses, fiscal years 1949-50, 1950-51, and 1951-52

[In thousands]

Bureau and item	Appropriations and transfers			Expenditures		
	Actual, 1949-50	Enacted or proposed, 1950-51	Recommended, 1951-52	Actual, 1949-50	Estimated	
					1950-51	1951-52
Total, Social Security Administration	\$1,184,542	\$1,391,312	\$1,418,079	\$1,210,832	\$1,391,071	\$1,418,067
Grants to States	1,120,000	1,310,250	1,333,000	1,146,185	1,309,657	1,333,000
Salaries and expenses	60,938	77,368	81,345	61,032	77,720	81,333
Other	3,604	3,694	3,734	3,605	3,694	3,734
Bureau of Old-Age and Survivors Insurance:						
Salaries and expenses	42,652	56,988	60,000	42,652	57,288	60,000
Reimbursement to general fund for administrative expenses						
Other contractual services	13,711	15,395	15,909	13,711	15,395	15,909
Reimbursement for benefits payable to survivors of certain World War II veterans	1,879	1,044	1,115	879	1,044	1,115
Bureau of Public Assistance:						
Grants to States	1,098,000	1,280,000	1,300,000	1,123,418	1,280,602	1,300,000
Salaries and expenses	1,369	1,463	1,698	1,361	1,479	1,690
Children's Bureau:						
Grants to States, maternal and child health and child welfare services	22,000	30,250	33,000	22,778	29,091	33,000
Grants to States, emergency maternity and infant care						
Salaries and expenses	1,557	1,500	1,592	1,541	1,529	1,589
Bureau of Federal Credit Unions, salaries and expenses	521	755	798	641	757	796
Office of the Commissioner:						
Salaries and expenses	250	223	233	246	228	235
Other expenses						

<sup>1</sup> Estimated, not separated from other appropriations.

<sup>2</sup> Minus figure represents excess of repayments and collections over expenditures.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1952.*

ments to decline as unemployment continues to drop. The balance in the fund on June 30, 1952, is estimated at \$8,617 million.

In his Budget message, President Truman recommended that the proposed medical care insurance program be handled through a trust account. For the initial period, until the program gets under way, a payroll tax of one-fourth of 1 percent each on employers and employees is proposed, effective January 1, 1952. These con-

tributions are estimated at \$275 million for 1951-52. Estimated initial expenses in the same period are \$35 million, which would leave a balance in the fund on June 30, 1952, of \$240 million.

Social insurance tax collections occupy an important place in our total public finance picture. These collections are estimated to total \$6,574 million in 1951-52, including both contributions for the proposed medical care insurance program, estimated at

\$275 million, and State deposits in the unemployment trust fund (table 4).

### Budget for Social Security Administration

Recommended appropriations and transfers for the Social Security Administration will increase less than 2 percent in 1951-52—an estimated \$1,418 million as compared with \$1,391 million in the current fiscal year (table 5). Of the total, 94 percent is for grants to States—\$1,300 million for public assistance and \$33 million for maternal and child health and child welfare services.

The amount recommended for salaries and expenses for 1951-52 is increased about 5 percent over the amount for the current fiscal year. The increase is shared, though not proportionately, by the Bureaus of the Social Security Administration and by the Office of the Commissioner. It is estimated that appropriations of \$3.7 million in the fiscal year 1951-52 will reimburse the Federal old-age and survivors insurance trust fund for benefits payable to survivors of certain World War II veterans.

Recommended appropriations for the Social Security Administration for 1951-52, including reimbursement of this \$3.7 million, total \$1,341 million, or but 1.4 percent of the total new obligational authority requested by the Budget.

Budgetary expenditures of the Social Security Administration are also estimated to total \$1,341 million in 1951-52. With the anticipated administrative outlays of \$77 million from the old-age and survivors insurance trust fund and benefit payments of \$2,100 million, total expenditures would be \$3,518 million.

# Notes and Brief Reports

## Voluntary Insurance Against Sickness, 1949 Estimates

The extent and value of voluntary insurance against sickness may be assessed in terms of the number of persons and families with such insurance or in terms of the proportion of costs, due to sickness, that are met by the voluntary plans. There is no satisfactory information on the number of different individuals covered, but estimates of the proportion of sickness costs met by voluntary plans can be made. The BULLETIN for January-February 1950 contained an appraisal of the protection afforded by voluntary insurance against the income loss and medical costs incurred because of sickness in the calendar year 1948. That article, prepared in the Division of Research and Statistics, included a discussion of the various kinds of voluntary insurance and developed in some detail the methodology used and the rationale behind the estimating procedures. Similar estimates have been developed for the calendar year 1949, the latest year for which the necessary data are available.

### Sickness Costs

Costs due to sickness are incurred by the individual in two ways—through loss of income and through medical care expenditures. Estimates of income loss due to nonindustrial illness and injury may be derived by several different methods; in this analysis a conservative figure was developed to reflect only the current loss of income due to short-term illness and the loss incurred in the first 6 months of more extended or permanent disability. In estimating the amount of income loss in 1949, an average daily wage of \$11.25 and an average of 7 workdays lost per worker in the year are assumed. The number of workers represents the number in civilian employment (including self-employment) in an average week during the year, or about 58.7 million. When these factors are used, the loss of income amounts to about \$4.6 bil-

lion in the calendar year 1949. An adjustment for paid sick leave reduces the total income loss to \$4.2 billion. Since voluntary insurance usually does not make indemnity payments for the first few days or first week of illness, the amount of income loss reimbursable through voluntary plans would be less than the actual income loss. An adjustment made to exclude the loss occurring during the first week of disability or illness further reduces the income-loss figure for 1949 to about \$2.7 billion.

Private expenditures for medical care in 1949 have been estimated by the Department of Commerce<sup>1</sup> at \$7,894 million. The addition of amounts spent by private patients in government hospitals and an adjustment for the administrative and net costs of voluntary insurance bring the total to \$7,894 million (table 1), about 6 percent above the same expenditures for 1948.

### Voluntary Insurance Protection

Voluntary insurance is available both through commercial companies, which offer group as well as individual policies, and through various

Table 1.—*Private expenditures for medical care in 1949*<sup>1</sup>

[In millions]

Item	Amount	Cumulative total
Physicians' services	\$2,267	\$2,267
Hospital services	2,085	4,352
Dentists' services	931	5,283
Nurses' services	207	5,490
Medicines and appliances	1,798	7,288
Miscellaneous healing and cur- ing professions	283	7,571
Administrative and other net costs of voluntary insurance	319	7,890
Student fees for medical care	4	7,894
Total	7,894	7,894

<sup>1</sup> Based on data from *Survey of Current Business*, July 1950, p. 24. Excludes medical care expenditures for the armed forces and veterans and those made by public health and other government agencies. See footnote 2.

<sup>2</sup> Includes \$250 million (not in the source data) estimated to have been spent by patients for services in government hospitals (general and special, mental, and tuberculosis).

<sup>3</sup> Total benefit payments through commercial and nonprofit insurance subtracted from total premiums and earned income, as shown in tables 2 and 3 (hospital, medical, and surgical care only).

<sup>4</sup> *Survey of Current Business*, Department of Commerce, July 1950, p. 24.

types of nonprofit organizations. For 1949, commercial companies' premium income is estimated at \$1,124 million (table 2), of which \$595 million, or 53 percent, was for income-loss indemnification. About 58 percent of the total premium income was from individual policies and 42 percent from group policies. Losses incurred—benefits paid by the commercial carriers—amounted to \$605 million. Income-loss indemnification payments were \$309 million, 52 percent of the amount collected for that purpose; hospital, medical, and surgical benefits amounted to \$296 million, 56 percent of the corresponding premium income. Group policyholders received in benefits a much higher proportion of premiums paid than did individual policyholders; the average amounts per premium dollar returned in benefits were 71 cents and 41 cents, respectively. If an adjustment of commercial group policy

Table 2.—*Premium and benefit payments through commercial insurance against sickness costs in 1949*

[In millions]

Type of policy and insurance	Premiums earned <sup>1</sup>	Losses <sup>2</sup> incurred (benefits paid)
All policies, total	\$1,124	605
Income loss (weekly indemnity)	595	309
Hospital, medical, surgical	529	296
Group policies	476	340
Income loss (weekly indemnity)	216	154
Hospital, medical, surgical	200	186
Individual policies	648	265
Income loss (weekly indemnity)	379	155
Hospital, medical, surgical	200	110

<sup>1</sup> Premiums earned, separately for group and individual contracts, were obtained from the *Spectator Pocket Register*, 1950, p. 42. Premiums for group policies were distributed between weekly indemnity and medical care by applying the proportions obtained from a study made by the Life Insurance Association of America (*Group Insurance and Group Annuity Coverage, Continental U.S.*, 1948 and 1949), after excluding premiums for accidental death and dismemberment. Premiums for individual policies were divided between weekly indemnity (86.5 percent) and medical care (14.5 percent) on the basis of experience among some representative companies.

<sup>2</sup> Losses incurred, as reported by the *Spectator*, were reduced by deducting 2.8 percent of premiums earned for group policies and 5.5 percent for individual policies, to eliminate adjustment costs because these are not benefit payments. (These percentages were based on the study by R. H. Blanchard, *Survey of Accident and Health Insurance*, Bureau of Research and Statistics Memorandum No. 62, Social Security Board, 1945.) Loss ratios were then recalculated, and the new ratios were applied uniformly to the estimates of premiums earned (1) for weekly indemnity and (2) for medical care, to obtain the estimated losses incurred. The loss ratio used for the group policies was 71.4 percent; for individual policies, 40.9 percent.

<sup>3</sup> Includes dividends and rate credits, mainly for group policies.

Table 3.—Income and benefit payments through voluntary nonprofit insurance against the costs of hospitalization and medical care in 1949

[In millions]

Type of insurance plan	Earned income	Benefit payments
Total	\$559.7	\$473.9
Blue Cross and Blue Shield <sup>1</sup>	454.3	380.5
Other hospitalization and/or surgical plans <sup>2</sup>	14.9	12.6
Comprehensive plans, largely those sponsored by consumers or medical societies <sup>3</sup>	30.2	24.9
Industrial plans, except bituminous coal mining <sup>4</sup>	32.9	32.2
Bituminous coal mining <sup>4</sup>	11.5	8.6
Private group clinics <sup>5</sup>	11.9	11.1
Student fees for medical services <sup>6</sup>	4.0	4.0

<sup>1</sup> Excludes data for Canadian, Puerto Rican, and Hawaiian plans and for the 2 comprehensive Oregon plans included in *Blue Shield Financial Reports, 1949* (see footnote 3). Duplications and overlapping reports omitted.

<sup>2</sup> Data from survey of nonaffiliated prepayment plans in 1949, made by the Division of Research and Statistics in 1950.

<sup>3</sup> Includes 5 Oregon Blue Shield plans, 2 of which were covered in *Blue Shield Financial Reports, 1949* (see footnote 1).

<sup>4</sup> Estimated. Data not available.

<sup>5</sup> Data from the *Survey of Current Business*, Department of Commerce, July 1950, p. 24.

premiums is made to reflect a reported 10-percent dividend and rate credit, group policyholders received 79 cents on the average premium dollar.

Voluntary insurance against hospital, medical, and surgical bills is also provided by several kinds of nonprofit organizations. Nonprofit medical plans had earned income of \$560 million in 1949, of which \$454 million or more than 80 percent was paid to Blue Cross and Blue Shield plans (table 3). Benefit payments for all nonprofit plans totaled \$474 million, and \$86 million was used for administration, selling costs, reserves, and the like. Policyholders received in benefits an average of 85 cents on their premium dollar. Blue Shield and Blue Cross subscribers had benefits equal to 84 percent of their premium payments, and benefits to subscribers of all other nonprofit plans were 89 percent of premiums.

During 1950 the Division of Research and Statistics made a survey of nonaffiliated prepayment plans in 1949. In preparation of the data for nonprofit plans (other than those included under Blue Cross and Blue Shield), the results of the special

survey were used to derive income and expenditures. These findings differed from the crude estimates made for the 1948 table. Changes in amounts and in the loss ratios for these plans between 1948 and 1949 are therefore not significant.

### Appraisal of Protection

The amount of protection provided by voluntary insurance may be assessed by comparing the aggregate benefits paid with the amount of income loss and of private expenditures for medical care. Table 4 contains a series of estimates of the costs of illness and shows the percentage of these costs met by the voluntary plans. In computing the percentages, a range of benefit payments was used. The benefit amounts shown in tables 2 and 3 were first adjusted upward to correct for possible under-reporting of payments made by commercial health and accident companies, for possible inequitable subdivision of commercial insurance into weekly indemnity and medical care payments, and for failure to include some miscellaneous nonprofit organizations. These arbitrary increases raised the total figure for weekly indemnity payments from \$309 million to \$340 million and the medical benefits from \$770 million to \$825 million; these amounts represent the range of benefits upon which the percentages in table 4 were computed.

Voluntary insurance against income loss provided benefits of 7.4-8.1 percent of the current income loss from illness and 9.7-10.4 percent of total medical care costs. Income loss and private medical care costs combined equaled \$12.1 billion in 1949, of which 8.9-9.6 percent was met by voluntary insurance. When the benefit amounts for medical care are applied only against hospital and physicians' costs (those covered by the most usual type of medical contract), benefits met 17.5-18.8 percent of the bill. Still another measure of the effectiveness of voluntary insurance is a comparison of benefits with the portion of the costs of sickness that are usually or might potentially be covered by voluntary plans—income indemnity after the first week of illness plus medical care costs limited

Table 4.—Income loss, private expenditures for medical care, and offsetting voluntary insurance payments through insurance companies and nonprofit plans in 1949

Losses and expenditures	Income loss and/or medical care expenditures (in billions)	Percent met by voluntary insurance benefits <sup>1</sup>
Income loss only	\$4.2	7.4-8.1
Total medical care costs	7.9	9.7-10.4
Income loss plus total medical care costs	12.1	8.9-9.6
Physicians' and hospital services only	4.4	17.5-18.8
Income loss plus physicians' and hospital services only	8.6	12.5-13.5
Income loss with 1-week waiting period, plus cost of services of physicians, hospitals, dentists, and nurses, plus $\frac{1}{2}$ cost of drugs and appliances, plus net cost of insurance	9.1	11.9-12.8
Cost of services of physicians, hospitals, dentists, and nurses, plus $\frac{1}{2}$ cost of drugs and appliances, plus net cost of insurance	6.4	12.0-12.9

<sup>1</sup> Larger figure in each range calculated from estimates, which were arbitrarily increased to allow for possible under-reporting of insurance payments in the sources and for other possible or known omissions; the smaller figure calculated from the figures in tables 1-3, without such arbitrary inflation.

<sup>2</sup> Slight overstatement because total benefit payments include some payments for services other than those received from physicians and hospitals.

to hospital, physician, dental, and nursing services plus one-third of the expenditures for drugs and appliances plus the net cost of voluntary insurance. In 1949 voluntary insurance benefits were 11.9-12.8 percent of this aggregate of \$9.1 billion. The medical care portion of that bill was \$6.4 billion, of which 12.0-12.9 percent was covered by voluntary insurance benefits.

Voluntary insurance in 1949 met only a small portion of the costs of sickness incurred by individuals and families. About one-eighth of the \$9.1 billion of such costs that might be considered within the scope of voluntary insurance was covered by the voluntary plans. There was roughly a 20-percent increase between 1948 and 1949 in the portion of these costs covered. Actual benefit payments, both for income-loss indemnity and medical care, increased more than 25 percent while the costs rose about 6 percent during the 1-year period.

Employers, Workers,  
and Wages,  
July-September 1950

The number of workers with taxable wages during July-September 1950 is estimated at 40.5 million, an increase of 2.5 percent over the number in April-June 1950 and 4 percent more than in July-September 1949. The total number of workers in covered industries, estimated at 42 million in July-September 1950, exceeded the numbers in the preceding quarter and in the corresponding quarter of the preceding year by about 5 percent. These gains, which bring employment in covered industry up to approximately the record highs reached in the third quarter of 1948, were the result of improved economic conditions due mainly to the increased momentum of the defense program. Preliminary estimates indicate that 49.5 million workers had some covered employment during 1950, about 5 percent more than in 1949.

Average taxable wages and average wages in covered industry in the third quarter of 1950, estimated at \$568 and \$667, respectively, were 9 and 7 percent higher than in the corresponding quarter of 1949—gains that were in line with the increases in average hourly earnings and average weekly hours. Average taxable wages declined 7 percent from the figure for the second quarter, in accordance with the usual seasonal pattern reflecting the \$3,000 limitation on taxable wages. Average wages in covered industry, on the other hand, exceeded those for the second quarter by 1 percent. For the whole year, average taxable wages and average wages in covered industries are estimated to be 5 percent and 4 percent higher than in 1949.

An estimated 2.9 million employers reported payment of taxable wages during the third quarter of 1950, 2 percent more than in the second quarter of 1950 and 5 percent more than in the third quarter of 1949. This increase, also, reflects the intensified defense effort.

Old-age and survivors insurance: Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in covered industries, by specified period, 1940-50

[Corrected to Feb. 1, 1951]

Year and quarter	Employers reporting wages <sup>2</sup> (in thousands)	Workers with taxable wages during period <sup>3</sup> (in thousands)	Taxable wages <sup>2</sup>		All workers employed in covered industries during period <sup>3</sup> (in thousands)	Total payrolls in covered industries <sup>2</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940	2,500	35,393	\$32,974	9032	35,393	\$35,068	\$1,008
1941	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943	2,394	47,656	62,423	1,310	47,656	60,663	1,462
1944	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945	2,614	46,392	62,945	1,357	46,392	71,560	1,643
1946	3,017	48,545	69,058	1,414	48,545	79,260	1,623
1947	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948	3,298	49,100	84,122	1,713	49,100	102,255	2,083
1949	3,310	47,200	81,947	1,736	47,200	100,124	2,121
1950 <sup>4</sup>	3,350	49,500	90,000	1,818	49,500	109,000	2,202
1943							
January-March	1,971	36,537	15,462	423	36,537	15,760	431
April-June	2,008	37,483	16,561	442	37,557	17,400	463
July-September	1,996	37,682	15,838	420	38,057	17,498	460
October-December	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March	2,010	36,326	17,362	478	36,326	17,096	487
April-June	2,048	36,893	17,284	468	36,992	18,185	492
July-September	2,038	37,301	16,243	435	37,752	18,350	486
October-December	2,039	35,629	13,537	380	37,789	19,100	506
1945							
January-March	2,076	35,855	17,874	490	35,855	18,262	500
April-June	2,149	35,854	17,541	489	35,949	18,558	516
July-September	2,176	35,684	14,982	420	36,285	17,261	476
October-December	2,190	33,598	12,548	373	35,973	17,478	486
1946							
January-March	2,287	36,098	16,840	467	36,098	17,397	483
April-June	2,416	38,055	17,845	469	38,153	19,079	500
July-September	2,478	39,670	17,709	446	40,228	20,223	503
October-December	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March	2,509	38,765	20,805	537	38,765	21,497	555
April-June	2,587	39,801	20,655	519	40,175	22,245	554
July-September	2,617	40,255	19,555	486	41,155	23,035	560
October-December	2,609	37,448	17,367	463	40,748	25,672	630
1948							
January-March	2,588	39,560	23,080	583	39,560	23,923	605
April-June	2,690	40,245	22,708	564	40,524	24,668	609
July-September	2,699	40,585	21,150	521	41,675	25,700	617
October-December	2,661	36,790	17,184	467	40,863	27,964	684
1949							
January-March	2,639	38,500	23,376	607	38,500	24,254	630
April-June	2,693	39,370	22,571	573	39,660	24,570	620
July-September	2,710	38,900	20,300	522	40,100	25,100	626
October-December	2,700	35,400	15,700	444	39,700	26,200	660
1950							
January-March <sup>4</sup>	2,670	38,000	23,600	621	38,000	24,400	642
April-June <sup>4</sup>	2,790	39,500	24,200	613	40,000	26,300	658
July-September <sup>4</sup>	2,850	40,500	23,000	568	42,000	28,000	667

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than one establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

were presented in the *Bulletin* for February 1948, p. 31.

<sup>3</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> Preliminary.

## 1950 IN REVIEW

*(Continued from page 2)*

ments. Before the 1951 State legislative sessions, at least 12 States had passed legislation authorizing coverage of one or more groups of State or local government employees. By late January three States — Arkansas, Idaho, and Oklahoma — had signed agreements with the Federal Security Administrator making coverage available for their employees. A number of other States, and at least one interstate instrumentality, were negotiating similar agreements.

The nonprofit organizations—educational institutions, hospitals, religious groups, and others—also have shown a great deal of interest in coverage for their employees. Since the forms to be used by nonprofit organizations in waiving tax exemption were not available in time to permit some of them to obtain the necessary signatures of employees before January 1, 1951, the Treasury Department permitted organizations to obtain coverage beginning January 1 if the waiver form was filed before January 1 and the supporting form with the necessary signatures was filed by April 30, 1951.

The Bureau of Old-Age and Survivors Insurance and the Bureau of Internal Revenue have faced major tasks in working out ways to inform newly covered people of their rights and responsibilities under the amended program and in completing the details of regulations, policies, procedures, and forms to be used by the two Bureaus in administering the new coverage. One significant step forward in this work was the adoption by the Bureau of Internal Revenue of a simplified form for reporting household employees; another development was the Federal Security Agency's decision to have reports under Federal-State coverage agreements made directly to the Agency rather than through the Bureau of Internal Revenue.

THE YEAR 1950 marked a leveling off in the growth of public assistance rolls. Increases from December 1949 to December 1950 in old-age assistance, aid to dependent children, and aid to the blind were smaller than in any other calendar year since 1945;

general assistance registered its first annual decrease since that year. The total amount spent in December 1950 for all public assistance programs combined was almost \$6.5 million less than the total in December 1949.

High levels of economic activity brought about some shift in the assistance trends early in the year. Although the number of cases on the rolls of the three special types of assistance continued to rise, the rate of increase was consistently lower than in 1949. In July, the upward trend in aid to dependent children, which is more sensitive to economic changes than the other two programs, was reversed. General assistance declined continuously from the postwar peak of 652,000 in March 1950 to 385,000 in November.

During the last 3 months of the year, all programs showed the impact of the 1950 amendments to the Social Security Act. The number of recipients of aid to the blind first dropped in December, but the number of aged recipients went down each month during the last quarter of the year. The caseloads for aid to dependent children and general assistance, which had started to decline earlier in the year, fell off more sharply in the last quarter, in spite of seasonal increases in December. These seasonal upturns were considerably less than those in any December of the preceding 5 years. At the end of the year the caseload for aid to dependent children had fallen almost 15,000 from the June figure. General assistance was almost 167,000 (30 percent) less in December 1950 than in December 1949.

One of the major provisions of the 1950 amendments established, effective October 1, the new Federal-State program for aid to the permanently and totally disabled. During the first month, 15 States reported payments amounting to \$3 million made to 69,000 needy persons. Six more States added programs in the 2 remaining months of the year; in December, 21 States reported payments to about 80,000 persons at a cost of more than \$3.8 million. About 9 out of every 10 persons on the rolls of the new program during this first quarter of its operation had previously benefited from another type of public aid—for the most part, general assistance—

either as a recipient or as a person whose personal requirements were included in determining the amount of the recipient's payment. The shifting of these large numbers of persons from general assistance to the new program accentuated the drop in general assistance. As of February 5, 1951, 12 State plans had been approved by the Social Security Administration; all but two—Maryland and Michigan—made payments in December.

Increased benefits and liberalized eligibility provisions for old-age and survivors insurance under the 1950 amendments affected all public assistance programs but particularly old-age assistance. Incomplete data show that, as a result of the added income from this source, about 42,000 old-age assistance cases, 7,000 aid to dependent children cases, and 200 aid to the blind cases were closed or suspended during the last 3 months of the year. Public assistance expenditures were reduced as cases were closed and also as payments to many other recipients were reduced to take into account these increased benefits. Largely as a result of these adjustments, total expenditures for old-age assistance decreased by \$2.5 million from December 1949 to December 1950, despite a net increase in caseload and upward adjustments in some States in budgeting based on increases in the cost of living.

Reductions in aid to dependent children payments in October-December to take into account the increased old-age and survivors insurance benefits were partly offset when some States used the savings resulting from these reductions to restore some of the payments that had been cut earlier. At the close of the fiscal year, fund shortages had hit the growing aid to dependent children program particularly hard and several States had been forced to reduce the percentage of need met. The effect of increased insurance benefits was also partly offset by increases that resulted from another amendment, which provides Federal participation up to a maximum of \$27 a month in payments on behalf of a needy parent or other relative with whom a dependent child is living. The average payment for an aid to dependent children family went up to \$72.61 in December, a \$2.21 rise since

the amendments became effective; because of the earlier cuts, it still was \$1.56 under the average a year earlier. Beginning in October, a count of the number of persons receiving aid to dependent children has been reported that includes, in addition to the children, one adult in each family in which the needs of such an adult were considered in the budget.

The 1950 amendments make other changes in the Social Security Act that have not yet resulted in substantial revisions in the programs. One provision makes available, for the first time, Federal participation in vendor payments for medical care but only within the respective maximums on individual payments. Many States make payments to vendors for medical care, but by December only a few States had made such payments with the expectation of claiming Federal participation. One State, Connecticut, has established a special fund to meet medical bills for recipients of the three special types of public assistance. Each month \$10 is paid into the fund for each recipient of old-age assistance and of aid to the blind and \$14 is paid for each family receiving aid to dependent children. Monthly

data on vendor payments for medical care for October appear in this issue of the BULLETIN; the 2-month lag in publication of these figures will be continued for some time.

Puerto Rico and the Virgin Islands, newly covered by the Social Security Act, are establishing assistance programs, but information is not yet available concerning their caseloads and payments.

Recipient rates for December 1950 are presented on page 35 of this issue. The population data from which these recipient rates were computed are preliminary estimates made by the Bureau of the Census; the rates are therefore subject to revision when the final population figures become available. The current recipient rates are not comparable to those published for earlier periods. For the United States as a whole, the preliminary sample tabulation for aged persons resulted in a figure about 6 percent larger than estimates made from 1940 census data and vital statistics data for subsequent years. Consequently, recipient rates for December 1950 for most States are low in comparison with published rates for earlier periods. The difference may be partly due to

sampling error but may also be a result of a condition similar to that noted when 1940 data were compared with those for 1930; namely, many persons who had been enumerated as under age 55 in the previous count reported their age as 65 or over.

BENEFITS TOTALING \$1,373 million were paid under the State unemployment insurance programs during 1950 to 5.2 million workers in compensation for 67.8 million weeks of unemployment. The number of initial claims filed by unemployed workers fell from 1,685,000 in January to 1,036,600 at the end of the year; weeks of unemployment claimed, which represent continuing unemployment, dropped from 10,530,000 to 4,225,000.

The average benefit check paid under the State programs for total unemployment rose in September for the first time in 1950. In December 1950 it amounted to \$20.77; a year earlier the average was \$21.31. While eligible workers were entitled to draw benefits for an average of about 21 weeks, they drew benefits, on the average, for about 13 weeks; 1.8 million beneficiaries did, however, exhaust their benefit rights.

## Recent Publications\*

### General

CHEVIGNY, HECTOR, and BRAVERMAN, SYDELL. *The Adjustment of the Blind*. New Haven: Yale University Press, 1950. 320 pp. \$4.

One author out of his personal experience and the other out of her knowledge as a clinical psychologist examine the problem of a blind person's physical, mental, and emotional adjustment to the loss of sight. Discusses what is being done to assist in this adjustment through Federal

grants-in-aid, vocational rehabilitation, social work, and schools for the blind.

HOHAUS, REINHARD A. "Recent Social Security Amendments—An Appraisal." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 7, Nov.-Dec. 1950, pp. 10-20. 25 cents.

HOJER, KARL J. *Social Welfare in Sweden*. Stockholm: The Swedish Institute, 1949. 154 pp. 6.5 kronor.

INTER-AMERICAN CONFERENCE ON SOCIAL SECURITY. PERMANENT INTER-AMERICAN COMMITTEE. GENERAL SECRETARIAT. *The Inter-American Committee on Social Security*. (Report I (1)). Geneva: International Labor Office, 1950. 94 pp. Discusses the origin, creation, constituent agencies, publications, financial resources, international relations, and activities in 1950 of the Inter-

American Committee on Social Security.

"Reorganization of the Social Security Scheme in Poland." *Industry and Labour*, Geneva, Vol. 4, Nov. 15, 1950, pp. 426-427. 25 cents.

"Social Security in France and in the Overseas 'Départements'." *Industry and Labour*, Geneva, Vol. 4, Dec. 1, 1950, pp. 454-457. 25 cents.

Describes the changes in the system of agricultural social insurance in France.

U. S. PRESIDENT. *The Economic Report...* Washington: U. S. Govt. Print. Off., 1951. 241 pp. 50 cents.

Summarizes economic developments in 1950 and outlines the problems that confront the Nation at the beginning of 1951 and the economic policies needed to meet these problems. Includes the Annual Economic Review, prepared for the President by the Council of Economic Advisers.

U. S. PRESIDENT. *The State of the Union*. (H. Doc. 1, 82nd Cong., 1st

sess.) Washington: U. S. Govt. Print Off., Jan. 8, 1951. 8 pp.

### Retirement and Old Age

*The Aged and Society: A Symposium on the Problems of an Aging Population.* Edited by Milton Derber. (Industrial Relations Research Association, Publication No. 5.) Champaign, Ill.: Industrial Relations Research Association, 1950. 237 pp. \$3.

Includes The Older Worker in the Labor Market, by Otto Pollak; The Role of Industry in Relation to the Older Worker, by J. Douglas Brown; Retirement Age and Social Policy, by Sumner H. Slichter; Social Provisions for the Aged, by Edwin E. Witte; Personal and Social Adjustment in Old Age, by Ernest W. Burgess; The Employability of Older People, by A. T. Welford and D. Speakman; The Mental Health of Older Workers, by Oscar Kaplan; and Medical-Social Aspects of the Aging Process, by J. H. Sheldon.

COHEN, WILBUR J. "Security for Old Age: Aspects of Legislative History of the Social Security Act Amendments of 1950." *Industrial and Labor Relations Review*, Ithaca, N. Y., Vol. 4, Jan. 1951, pp. 187-199. \$1.25.

COHEN, WILBUR J. "The Social Security Amendments of 1950." *Public Welfare*, Chicago, Vol. 8, Dec. 1950, pp. 226-230. 50 cents.

GREENOUGH, WILLIAM C. "Social Security for Educators." *Bulletin of the American Association of University Professors*, Washington, Vol. 36, Autumn 1950, pp. 558-576. \$3 a year.

Explains how existing college retirement systems may be coordinated with old-age and survivors insurance and discusses the contributions and benefits under the social security program.

MAVES, PAUL B. "The Church in Community Planning for the Aged." *Geriatrics*, Minneapolis, Vol. 5, Nov.-Dec. 1950, pp. 339-342. \$1.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *Compensation and Pensions for Executives*. (Conference Board Reports, Studies in Personnel Policy No. 111.) New York: The Board, 1950. 52 pp.

PERLMAN, JACOB. "Security for Old Age: Changing Trends Under Old-Age and Survivors Insurance, 1935-1950." *Industrial and Labor Relations Review*, Ithaca, N. Y., Vol. 4,

Jan. 1951, pp. 173-186. \$1.25.

THURSTON, JOHN L. "Security for Old Age: First National Conference on Aging, A Preview of Maturity." *Industrial and Labor Relations Review*, Ithaca, N. Y., Vol. 4, Jan. 1951, pp. 163-172. \$1.25.

Discusses the origin, objectives, and organization of the Conference on Aging and summarizes the issues that were considered at the conference.

### Employment

BROWN, EMILY CLARK. *National Labor Policy: Taft-Hartley After Three Years, and the Next Steps*. (Report No. 6.) Washington: Public Affairs Institute, 1950. 80 pp. 50 cents.

NATIONAL CHILD LABOR COMMITTEE. *Child Labor at the Mid-Century: Annual Report . . . for the Year Ending September 30, 1950*. (Publication No. 405.) New York: The Committee, 1950. 22 pp.

Discusses types of employment, hours of work, employment and school attendance, and desirable standards for employment for young workers today.

U. S. DEPARTMENT OF LABOR. BUREAU OF EMPLOYMENT SECURITY. *A Year-Round Program of Service to the Physically Handicapped*. Washington: The Bureau, 1950. 41 pp. Processed.

A guide to assist local-office managers in planning and operating a program for the employment of the physically handicapped.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *The Outlook for Women in Social Case Work in a Psychiatric Setting*. (Social Work Series, Bulletin No. 235-2.) Washington: U. S. Govt. Print. Off., 1950. 60 pp. 25 cents.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Women as Workers*. Washington: The Bureau, Sept. 1950. 14 pp. Processed.

Statistics on the characteristics of women workers.

### Public Welfare and Relief

CLINTON, VIRGINIA. "Relatives' Responsibility for Support." *Alabama Social Welfare*, Montgomery, Vol. 16, Jan. 1951, pp. 3-6.

A county welfare director considers the various aspects of this welfare problem.

KASIUS, CORA, editor. *Principles and Techniques in Social Casework, Selected Articles, 1940-1950*. New York: Family Service Association

of America, 1950. 433 pp. \$4.50.

NATIONAL CIO COMMUNITY SERVICES COMMITTEE. *CIO-CSC Guide to Public Assistance*. New York: The Committee, Nov. 1950. 9 pp. and 14 tables.

Considers such aspects of general assistance as adequacy of grants, requirements for eligibility, work relief, and assistance for striking workers and their families, and shows the wide variance in general assistance programs between one State and another and often between one county and another within the same State.

*Psychological Diagnosis and Counseling of the Adult Blind: Selected Papers From the Proceedings of the University of Michigan Conference for the Blind, 1947*. Edited by Wilma Donahue and Donald Dabelstein. New York: American Foundation for the Blind, 1950. 173 pp. \$2.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Public Assistance*. (Publication No. 76.) Chicago: The Council, 1950. 22 pp. Single copies free.

SALMON, PETER J. "Some Fruits of Work for the Blind During the Past Fifty Years." *Outlook for the Blind*, New York, Vol. 44, Dec. 1950, pp. 271-276. 25 cents.

*Social Patterns: Report of the British National Conference on Social Work, Harrogate, 19th-23rd April, 1950*. London: National Council of Social Service, Inc., 1950. 86 pp. 3s.

### Maternal and Child Welfare

BAKWIN, HARRY, and ROSS, LUCILLE J. "Fifty Years of Pediatrics in New York State." *New York State Journal of Medicine*, New York, Vol. 51, Jan. 1, 1951, pp. 78-82. 50 cents.

*Child Care Facilities for Women Workers*. *International Labour Review*, Geneva, Vol. 62, Nov. 1950, pp. 389-406. 50 cents.

Surveys the action taken in several countries to solve the problem of the care of the young children of working mothers.

EDLER, DOROTHY, and VERNIA, MARY. "Desertion—Social and Economic Effect." *Louisiana Welfare*, Baton Rouge, Vol. 10, Oct. 1950, pp. 13-15.

MIDCENTURY WHITE HOUSE CONFERENCE ON CHILDREN AND YOUTH. *Children and Youth at the Mid-*  
(Continued on page 32)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-50  
[In thousands; data corrected to Feb. 28, 1951]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>12</sup>		
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits					Temporary disability benefits <sup>2</sup>		State laws <sup>9</sup>	Railroad Unemployment Insurance Act <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>			
		Social Security Act		Railroad Retirement Act		Civil Service Commission <sup>3</sup>		Veterans Administration		Monthly		Lump-sum <sup>4</sup>						
		Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>7</sup>	Social Security Act <sup>8</sup>	Railroad Retirement Act <sup>4</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>7</sup>	Social Security Act <sup>8</sup>	Other <sup>9</sup>	State laws <sup>9</sup>	Railroad Unemployment Insurance Act <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>10</sup>			
Number of beneficiaries																		
1940																		
December 1950	1,708,5	241,6	151,1	2,343,0	1,034,3	128,4	12,8	970,7	15,7	10,6	23,2	30,0	1,892,0	62,8	160,6	2,3		
January	1,738,0	242,5	152,7	2,344,9	1,043,8	129,5	13,4	973,2	16,4	10,9	30,2	39,7	2,077,6	65,3	170,5	2,0		
February	1,770,1	243,5	153,5	2,347,5	1,054,7	130,6	14,0	978,4	17,1	9,8	29,0	30,4	2,027,8	64,3	160,3	2,0		
March	1,795,1	245,7	137,0	2,352,3	1,066,4	132,1	14,9	977,2	20,7	11,8	32,1	31,4	2,097,6	61,4	164,6	2,2		
April	1,813,3	247,3	155,4	2,358,5	1,075,4	133,4	15,5	981,0	17,2	12,0	30,5	27,7	1,859,4	45,7	91,2	2,1		
May	1,827,2	249,1	157,0	2,362,9	1,084,4	135,1	16,3	982,9	18,5	12,7	34,5	28,3	1,567,2	36,2	65,9	2,1		
June	1,839,3	250,7	158,2	2,368,2	1,091,1	136,6	17,1	991,2	18,0	11,5	32,8	28,6	1,388,4	28,9	46,9	2,0		
July	1,852,9	251,6	158,8	2,343,1	1,093,2	137,6	17,5	995,1	16,0	10,1	31,3	25,5	1,158,2	26,9	45,8	1,7		
August	1,867,1	252,6	160,4	2,347,6	1,100,0	138,5	18,5	998,2	16,2	11,5	30,1	33,5	982,8	21,3	44,7	1,4		
September	1,917,8	253,6	161,6	2,352,6	1,108,6	139,1	20,3	1,000,7	12,0	9,8	28,3	31,5	905,9	13,8	31,7	1,0		
October	2,062,7	254,3	162,5	2,358,2	1,119,6	140,1	23,5	1,004,7	11,9	10,4	30,7	33,4	651,5	7,1	32,6	—		
November	2,206,2	255,1	163,1	2,361,7	1,137,0	141,0	24,1	1,007,6	16,7	10,4	28,2	33,9	733,7	5,5	30,9	.4		
December	2,323,0	256,6	163,8	2,365,8	1,154,2	141,7	24,9	1,010,1	19,6	9,5	27,2	32,1	832,0	5,8	34,9	.3		
Amount of benefits <sup>13</sup>																		
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	-----	\$105,696	\$11,736	\$12,267	-----	-----	\$518,700	-----	\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	-----	111,799	13,328	13,943	-----	-----	344,321	-----	14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	-----	111,193	15,038	14,342	-----	-----	344,064	-----	6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	-----	116,133	17,830	17,255	\$2,857	-----	79,643	-----	917		
1944	1,119,686	119,000	129,707	78,081	456,279	76,942	1,765	-----	144,302	22,146	19,238	5,035	-----	62,385	\$4,113	582		
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	-----	254,238	26,135	23,431	4,669	-----	445,866	114,955	2,359		
1946	5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	-----	333,640	27,267	30,610	4,761	-----	1,094,850	1,491,284	39,917		
1947	4,702,642	299,830	177,053	108,691	1,676,029	153,109	19,283	-----	382,515	29,517	33,115	26,026	\$11,368	776,164	772,368	39,401		
1948	4,512,075	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,943	793,265	426,569	28,599		
1949	5,695,915	454,483	240,893	161,426	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	58,448	30,103	1,737,279	286,635	103,596		
1950	5,356,826 <sup>14</sup>	717,149	254,240	178,519	1,732,208 <sup>14</sup>	301,000	43,884	8,409	491,579	32,740	35,578 <sup>14</sup>	67,530	28,099	1,373,426	32,995	59,804		
1949																		
December	479,505	39,224	20,034	13,874	145,363	16,850	3,252	488	40,407	2,610	2,767	2,776	3,372	170,573	5,474	12,225		
1950	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----		
January	504,927	39,997	20,095	14,540	152,801	17,037	3,278	508	40,794	2,739	2,642	2,856	3,454	186,383	5,753	11,876		
February	478,418	40,829	20,179	14,238	148,283	17,246	3,308	527	40,471	2,846	2,510	2,595	2,490	167,212	5,069	10,450		
March	505,640	41,488	20,350	13,643	150,025	17,468	3,348	573	41,403	3,436	2,968	3,295	2,874	187,215	5,712	11,637		
April	446,321	41,992	20,462	14,440	147,235	17,647	3,384	586	40,555	2,862	3,028	2,852	2,459	138,968	3,838	5,822		
May	445,666	42,371	20,587	14,551	148,663	17,825	3,430	614	41,065	3,080	3,202	3,331	2,625	136,778	3,185	4,153		
June	423,500	42,712	20,712	14,657	149,908	17,969	3,470	624	41,026	3,016	2,922	3,169	2,387	119,430	2,526	2,848		
July	396,412	43,090	20,772	14,724	139,891	18,035	3,500	655	40,642	2,675	2,661	2,952	2,131	99,718	2,209	2,590		
August	390,737	43,466	20,843	15,094	141,510	18,175	3,530	691	41,207	2,704	2,907	3,062	3,038	89,681	1,988	2,697		
September	411,865	78,886	20,910	15,544	138,403	35,129	3,549	850	41,001	2,021	2,431	2,753	2,796	64,458	1,126	1,917		
October	413,044	82,940	20,963	15,622	141,532	35,413	3,575	899	40,873	1,927	3,013	2,900	3,060	57,533	629	2,102		
November	419,969	87,112	21,016	15,720	138,769	35,815	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906		
December	429,569	90,603	21,060	15,746	139,188	36,254	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145		

<sup>1</sup>Under the Social Security Act, retirement benefits—old-age (primary) benefits, wife's benefits, husband's benefits (first payable Sept. 1950), and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund; includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Mother's (widow's) current, widow's, widower's (first payable Sept. 1950), parent's, and child's benefits. Partly estimated.

<sup>4</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>5</sup> Payments to widows, parents, and children of deceased veterans.

<sup>6</sup> Number of decedents on whose account lump-sum payments were made.

<sup>7</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>8</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; and under the railroad program, July 1947. Excludes \$2,765,000 for hospital benefits in California (cumulative, January-December

1950); also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>9</sup> Represents average weekly number of beneficiaries.

<sup>10</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>11</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>12</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>13</sup> Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>14</sup> Preliminary estimate.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-50

[In thousands]

Period	Retirement, disability, and survivors insurance		Unemployment insurance			
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Calendar year:						
1941	\$789,206	\$167,250	\$148,184	\$1,006,227	\$98,018	\$73,644
1942	1,012,490	264,739	193,346	1,139,331	123,515	95,524
1943	1,230,490	432,913	232,247	1,325,421	160,921	109,157
1944	1,315,080	477,196	286,157	1,317,050	183,489	132,504
1945	1,285,490	540,776	279,058	1,161,884	184,404	130,415
1946	1,295,398	484,431	315,007	911,835	175,209	135,614
1947	1,556,836	401,264	484,351	1,095,520	185,243	140,400
1948	1,684,569	500,411	568,437	999,635	212,067	76,845
1949	1,606,343	651,542	565,091	986,905	228,856	14,916
1950	2,667,077	677,730	546,067	1,189,579	233,693	23,356
1949						
December	5,461	28,963	132,784	9,959	885	4,737
1950						
January	46,788	30,702	948	86,317	19,685	383
February	397,530	29,782	4,871	124,235	141,161	204
March	229,491	30,109	123,100	8,166	9,461	4,899
April	85,657	29,554	3,229	104,459	3,692	363
May	274,447	32,642	5,881	211,946	14,275	197
June	222,345	32,486	125,171	6,068	1,723	5,273
July	200,876	32,326	875	121,218	1,785	222
August	316,310	31,398	10,492	205,106	13,470	127
September	185,074	333,303	125,988	6,035	1,347	5,665
October	181,498	34,085	2,763	116,786	1,980	17
November	287,928	32,168	9,817	191,143	12,398	168
December	239,131	29,178	132,961	8,121	2,716	5,837

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund (including Alaska Railroad, Canal Zone, and Office of the Comptroller of the Currency retirement and disability funds integrated since July 1949 with principal fund); Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 19, 1951.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$28.3 million from employees, and contributions for fiscal year 1950-51 of \$305.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1949-51

[In thousands]

Item	Fiscal year 1949-50		Fiscal year 1950-51	
	Appropriations <sup>1</sup>	Expenditures through December 1949 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through December 1950 <sup>2</sup>
Total	\$1,856,547	\$965,140	\$2,174,895	\$1,207,540
Administrative expenses	49,281	29,340	57,645	32,871
Federal Security Agency, Social Security Administration	49,179	23,084	3,57,536	25,291
Department of Commerce, Bureau of the Census	102	51	109	50
Department of the Treasury <sup>3</sup>	(5)	6,206	(5)	7,530
Grants to States	1,080,000	588,320	1,310,250	893,362
Old-age assistance	432,594	12,318	420,982	12,101
Aid to the blind	1,058,000	128,635	1,280,000	145,123
Aid to dependent children				
Maternal and child health services	11,000	7,231	7,329	5,364
Services for crippled children	7,500	5,038	30,250	2,463
Child welfare services	3,500	2,503		
Benefit payments, old-age and survivors insurance	\$ 727,266	8 347,480	8 807,000	6 581,307

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Excludes \$93,445 transferred from the old-age and survivors insurance trust fund to the Office of the Administrator, Federal Security Agency.

<sup>4</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>5</sup> Not available because not separated from appropriations for other purposes.

<sup>6</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>7</sup> Estimated expenditures as shown in 1950-51 budget.

Source: Federal appropriation acts and 1950-51 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-50  
[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-December 1950	\$16,554,323	\$1,544,864	\$3,956,863	\$421,057	\$13,330,649	\$188,401	\$202,217	\$13,721,266
Calendar year:								
1941	789,298	56,159	88,083	26,158	719,900	16,530	8,902	2,761,021
1942	1,012,490	72,271	130,675	27,898	919,034	27,382	5,294	3,088,110
1943	1,239,490	88,250	165,938	29,454	1,123,400	29,097	12,527	4,820,458
1944	1,315,680	106,741	208,972	29,201	1,188,000	29,418	8,455	6,004,707
1945	1,285,486	134,318	273,885	29,971	1,087,590	44,870	21,362	7,120,655
1946	1,295,598	151,592	378,104	39,730	1,024,310	51,845	19,222	8,149,801
1947	1,557,911	164,186	466,193	45,561	1,189,746	75,754	17,909	9,360,144
1948	1,687,820	281,201	556,174	51,277	1,287,280	70,810	95,143	10,721,714
1949	1,669,975	145,662	667,164	54,265	1,172,233	83,289	4,639	11,815,922
1950	2,670,771	256,906	961,094	61,330	1,602,655	188,401	202,217	13,721,266
1949								
December	5,461	16,126	59,895	4,360	269,323	83,289	4,639	11,815,922
1950								
January	46,788	96,940	60,666	5,900	40,003	70,566	45,520	11,893,083
February	307,530	61,990	4,584	130,000	77,454	248,589	12,224,039	
March	229,491	10,871	63,612	4,585	249,918	84,825	163,466	12,396,205
April	85,657		64,045	4,637	130,000	83,831	51,425	12,413,181
May	274,447		64,701	4,730	58,000	82,073	200,210	12,618,197
June	222,345	121,603	64,774	4,756	308,908	79,928	167,861	12,892,612
July	200,576		64,788	4,519	210,000	88,284	81,074	13,024,181
August	316,310		63,998	6,212	67,000	148,162	200,296	13,270,281
September	185,074	10,871	67,158	5,657	162,918	152,843	155,828	13,393,411
October	181,498		120,928	5,136	130,000	174,826	60,279	13,448,844
November	291,622		127,517	5,361	35,000	184,203	173,644	13,607,588
December	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

Source: *Daily Statement of the U. S. Treasury*.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-50

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936-December 1950	\$7,663,410	\$7,639,229	\$24,181	\$14,293,849	\$1,195,144	\$8,592,715	\$6,896,278	\$893,966	\$120,164	\$422,741	\$767,131
Calendar year:											
1941	2,744,358	786,700	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,068	227,958
1942	3,608,008	955,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	310,203
1943	5,146,745	1,408,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,409	1,014	435,632
1944	6,583,434	1,484,000	4,434	1,316,940	50,518	63,153	6,015,418	119,261	4,564	568	508,016
1945	7,537,391	929,184	29,208	1,160,712	118,460	461,700	6,832,880	117,374	11,010	1,949	704,511
1946	7,585,255	55,816	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	810,371
1947	8,124,162	538,487	21,675	1,097,213	131,620	786,875	7,216,842	126,360	15,574	54,862	907,320
1948	8,520,442	393,878	24,077	689,067	218,902	852,484	7,572,327	67,001	27,333	60,120	948,115
1949	7,748,423	-800,068	52,125	997,173	91,638	1,736,764	6,924,374	3,196	11,374	132,961	824,049
1950	7,663,410	-57,069	24,181	1,190,551	146,907	1,365,554	6,896,278	13,843	17,605	50,596	767,131
1949											
December	7,748,423	-167,027	52,125	15,712	6,822	171,825	6,924,374	2,842	840	15,370	824,049
1950											
January	7,654,661	-80,000	38,363	36,829	64,800	187,667	6,838,337	15	7,977	15,357	816,324
February	7,649,133	-21,000	53,835	169,535	132	163,245	6,844,750	122	16	12,088	804,374
March	7,453,045	-177,007	34,755	13,678	4,158	202,208	6,660,386	2,708	512	15,025	792,659
April	7,342,616	-110,000	34,325	31,449	591	134,775	6,557,652	360	70	8,123	784,964
May	7,476,118	137,000	30,828	290,437	117	141,000	6,697,206	119	14	6,184	778,912
June	7,437,896	-31,027	23,633	10,473	67,392	123,500	6,651,571	3,164	7,972	5,223	786,325
July	7,380,064	-63,000	28,801	35,113	42	89,020	6,597,705	208	5	4,179	782,359
August	7,578,176	210,000	16,913	287,556	84,275	6,800,986	76			5,245	777,190
September	7,530,538	-45,007	14,282	9,322	3,664	59,950	6,754,022	3,399	432	4,504	776,517
October	7,507,116	-28,000	18,860	37,516	188	56,650	6,735,076	10	22	4,508	772,041
November	7,704,302	198,000	18,046	256,760	55,120	6,936,716	101			4,555	767,586
December	7,663,410	-47,027	24,181	21,884	5,823	68,145	6,896,278	3,472	675	4,602	767,131

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

amounting to \$79,419,000 and transfers of \$12,338,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>2</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury*.

Table 6.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, for the calendar year 1950 and October-December 1950<sup>1</sup>

[In thousands]

Internal revenue collection district in—	Calendar year 1950			October-December 1950		
	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>
Total	\$2,890,967.0	\$2,667,262.9	\$223,704.0	\$630,683.1	\$613,588.7	\$17,094.5
Alabama	24,065.7	22,060.1	2,005.6	6,418.2	6,284.6	133.6
Arizona	6,175.2	5,687.2	488.0	1,625.1	1,600.1	15.9
Arkansas	9,339.6	8,811.0	728.6	2,560.2	2,544.3	15.9
California (2 districts)	188,739.6	172,461.9	16,277.7	50,019.2	49,000.6	1,018.6
Colorado	17,911.3	16,491.0	1,420.4	4,957.9	4,866.2	91.7
Connecticut	47,681.1	45,403.9	4,277.1	13,640.3	13,455.6	184.7
Delaware	14,613.8	13,349.2	1,264.6	3,778.2	3,596.3	181.9
Florida	27,663.1	25,529.7	2,133.4	6,879.7	6,705.6	174.1
Georgia	33,648.3	30,936.5	2,711.8	8,930.3	8,686.9	243.4
Hawaii	5,557.6	5,065.2	492.4	1,364.0	1,335.4	28.6
Idaho	6,031.5	5,556.5	475.0	1,762.7	1,756.0	6.8
Illinois (2 districts)	212,870.8	192,899.9	19,970.9	54,734.7	52,806.3	1,928.4
Indiana	53,063.3	48,863.0	4,220.2	16,213.4	16,098.8	114.6
Iowa	25,693.9	23,800.4	1,893.5	7,503.5	7,401.7	101.8
Kansas	15,330.6	14,193.0	1,137.5	4,101.1	4,077.4	23.7
Kentucky	21,669.8	19,818.8	1,851.0	5,652.3	5,606.8	45.5
Louisiana	23,518.0	21,514.5	2,003.5	6,045.5	5,986.2	59.3
Maine	9,916.1	9,120.6	795.5	2,830.0	2,802.9	27.1
Maryland (including District of Columbia)	46,046.3	42,168.1	3,878.2	11,628.3	11,484.7	143.6
Massachusetts	98,915.1	90,463.5	8,451.6	25,154.3	24,804.0	350.3
Michigan	169,885.3	155,257.9	14,627.5	74,189.3	72,499.1	1,690.2
Minnesota	42,920.4	39,335.6	3,584.7	11,644.2	11,438.4	205.8
Mississippi	9,177.8	8,416.6	761.2	2,473.1	2,426.4	46.7
Missouri (2 districts)	71,292.3	65,191.6	6,100.6	18,419.7	18,006.7	413.0
Montana	5,060.7	4,711.5	349.2	1,470.1	1,460.6	9.5
Nebraska	15,262.9	14,163.3	1,099.6	4,203.8	4,128.8	75.0
Nevada	2,348.3	2,178.7	169.6	652.9	646.5	6.3
New Hampshire	7,384.6	6,776.1	608.6	2,024.1	2,003.5	20.5
New Jersey (2 districts)	85,537.3	77,716.2	7,821.1	27,652.8	27,139.8	513.0
New Mexico	4,831.7	4,518.0	313.7	1,336.8	1,329.1	7.8
New York (6 districts)	478,704.2	434,570.9	44,133.3	150,989.6	146,492.9	4,496.7
North Carolina	42,358.6	39,026.7	3,331.9	12,560.9	12,422.7	138.2
North Dakota	3,245.9	3,031.6	214.3	933.0	926.7	6.3
Ohio (4 districts)	168,894.8	153,828.6	15,066.1	47,431.1	46,257.3	1,173.8
Oklahoma	24,887.1	22,895.4	1,961.7	6,308.6	6,165.6	143.9
Oregon	23,217.7	21,304.8	1,822.8	6,713.6	6,649.5	64.1
Pennsylvania (3 districts)	223,989.3	203,768.6	20,220.7	63,621.4	61,907.5	1,713.9
Rhode Island	16,827.2	15,377.2	1,450.0	4,269.7	4,237.5	32.2
South Carolina	16,762.7	15,344.8	1,417.9	4,442.4	4,411.9	30.5
South Dakota	3,557.1	3,337.2	219.9	1,019.5	1,015.1	4.4
Tennessee	28,375.9	26,032.1	2,343.9	7,334.9	7,294.4	40.5
Texas (2 districts)	83,891.3	76,747.7	7,143.6	23,432.1	22,698.8	733.2
Utah	6,990.6	6,475.4	515.3	1,963.4	1,956.0	7.4
Vermont	3,842.6	3,537.5	305.2	1,071.8	1,060.7	11.1
Virginia	32,917.0	30,793.9	2,123.1	8,589.6	8,421.7	167.9
Washington (including Alaska)	36,423.3	33,512.9	2,910.4	10,529.0	10,357.5	171.5
West Virginia	20,151.8	18,413.6	1,738.2	5,362.6	5,319.5	43.2
Wisconsin	53,630.2	48,955.8	4,674.4	16,239.5	16,009.0	230.5
Wyoming	2,511.6	2,342.7	168.9	737.3	728.9	8.4
Unclassified depository receipts (adjustment)	317,416.1	317,416.1	—	-122,732.6	-122,732.6	—

<sup>1</sup> Data are based on warrants covered by the Division of Bookkeeping and Warrants of the Treasury Department and therefore differ slightly from the receipts in table 2, which is based on the *Daily Statement of the U.S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

<sup>2</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>3</sup> Tax effective Jan. 1, 1936, payable by employers only. Amounts collected under the State unemployment insurance laws and deposited in State unemployment funds not included.

Source: Treasury Department, Bureau of Accounts.

Table 7.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through December of fiscal years 1949-50 and 1950-51. [Amounts in thousands]

State	Fiscal year 1949-50 through December, total	Fiscal year 1950-51 through December							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unemployment insurance and employment service administration	Maternal and child health services	Services for crippled children	Child welfare services
Total	\$684,065.1	\$658,933.0	\$420,982.1	\$145,123.1	\$12,100.8	\$65,501.0	\$7,329.3	\$5,363.8	\$2,462.9
Alabama	12,215.2	13,416.7	8,535.2	2,906.7	156.4	917.3	432.0	296.2	142.9
Alaska	736.3	714.4	280.0	146.1	(1)	180.5	74.7	33.9	9.2
Arizona	3,829.6	4,481.3	2,508.7	1,251.2	154.8	468.4	83.6	—	14.7
Arkansas	9,846.8	12,796.6	8,006.9	3,503.2	271.7	555.3	195.7	215.6	48.2
California	76,512.8	73,478.4	50,847.6	13,467.5	1,971.8	6,907.3	260.8	40.4	83.0
Colorado	10,177.6	10,549.8	8,574.2	1,207.2	67.6	547.6	98.1	25.8	29.4
Connecticut	6,351.9	5,757.4	3,148.2	1,246.6	43.6	1,111.6	53.8	66.3	55.3
Delaware	733.9	650.5	213.4	191.8	35.7	146.1	33.4	9.2	21.9
District of Columbia	1,574.9	1,411.2	464.7	534.8	46.0	242.7	49.6	62.8	10.6
Florida	18,500.7	18,352.6	10,456.5	5,871.8	539.0	1,173.7	196.3	73.7	41.6
Georgia	14,273.6	16,505.2	11,024.1	3,481.9	334.7	1,034.5	363.3	227.1	39.6
Hawaii	1,476.8	1,103.4	173.6	482.5	10.5	224.7	96.2	103.4	12.5
Idaho	2,905.3	2,038.9	1,813.1	676.5	34.0	322.2	56.3	29.3	7.5
Illinois	36,575.9	25,509.4	16,491.4	4,816.6	616.7	8,139.7	196.8	146.4	101.8
Indiana	11,541.3	11,970.4	7,505.1	2,704.4	311.5	1,175.8	176.7	60.4	36.5
Iowa	9,897.2	10,224.9	8,054.8	1,224.1	217.6	477.6	80.0	119.8	51.2
Kansas	7,686.7	8,753.4	6,726.1	1,215.1	115.4	516.2	89.2	58.2	33.2
Kentucky	11,024.8	12,117.7	6,508.2	4,037.8	237.6	722.6	285.0	240.1	86.3
Louisiana	29,054.4	23,869.0	17,768.0	4,662.6	237.1	846.3	156.8	155.2	43.1
Maine	3,905.8	4,203.5	2,518.6	972.1	115.0	409.5	87.7	80.7	19.9
Maryland	5,311.3	5,054.2	1,771.4	1,803.4	76.1	977.2	216.8	179.4	29.9
Massachusetts	21,563.8	31,665.9	23,461.4	4,782.8	263.0	2,899.4	124.8	110.3	24.1
Michigan	30,131.1	29,483.0	18,429.5	7,574.4	365.0	2,600.4	283.0	190.0	70.7
Minnesota	12,639.9	12,216.7	8,700.7	2,120.4	192.2	950.2	126.0	84.4	42.8
Mississippi	8,323.2	8,741.9	5,809.3	1,492.0	313.3	619.3	203.3	228.3	76.3
Missouri	31,856.6	29,109.6	21,748.4	5,838.9	(2)	1,150.9	178.7	150.1	42.7
Montana	3,055.7	3,414.8	2,062.7	695.8	105.4	381.0	46.5	61.1	42.4
Nebraska	5,405.7	5,356.8	3,891.6	834.6	132.2	315.5	70.6	76.8	35.4
Nevada	878.6	698.0	438.5	(2)	(2)	196.3	41.1	13.3	8.7
New Hampshire	2,041.4	2,065.0	1,191.0	410.3	51.8	321.3	39.1	37.1	14.4
New Jersey	9,332.9	8,302.4	4,088.2	1,253.4	147.8	2,546.3	118.8	162.0	40.9
New Mexico	3,544.2	3,069.0	1,484.6	1,103.7	76.1	325.1	64.4	26.0	19.0
New York	53,970.5	46,920.6	20,715.9	13,694.4	730.0	11,455.4	152.0	72.5	100.4
North Carolina	12,653.6	11,889.7	6,361.1	3,086.4	623.5	1,189.6	335.6	191.1	102.5
North Dakota	2,277.8	2,287.8	1,433.6	453.9	21.0	236.0	44.1	73.7	25.5
Ohio	31,865.7	24,073.4	17,142.6	2,855.6	580.0	3,050.6	248.1	90.9	105.6
Oklahoma	24,533.0	21,945.2	16,105.7	4,477.3	443.1	642.1	100.0	106.5	70.6
Oregon	5,956.4	6,107.3	4,133.7	978.5	72.3	806.0	41.1	33.9	41.8
Pennsylvania	36,464.0	33,495.5	14,805.0	13,293.3	(2)	4,982.4	211.1	130.1	73.6
Puerto Rico	437.7	399.4	(2)	(2)	(2)	242.0	112.4	45.0	—
Rhode Island	3,544.9	2,732.7	1,368.7	668.0	25.2	564.0	35.4	51.2	20.2
South Carolina	6,748.7	6,490.5	4,214.8	965.2	175.2	722.3	174.3	179.6	39.1
South Dakota	2,606.3	2,750.1	1,826.9	605.5	33.0	165.6	31.1	56.3	31.8
Tennessee	16,648.5	15,669.8	8,566.8	5,423.3	405.6	930.5	207.2	80.7	55.6
Texas	38,274.6	37,495.9	29,879.3	3,854.9	943.9	2,316.7	246.6	156.2	98.3
Utah	2,994.5	2,611.8	1,394.3	655.4	31.9	400.4	73.4	40.7	15.7
Vermont	1,671.0	1,388.5	821.1	200.0	23.5	215.3	52.4	57.5	18.9
Virgin Islands	73.7	90.0	(2)	(2)	(2)	(2)	46.2	31.3	12.5
Virginia	4,417.8	5,070.7	2,119.0	1,749.0	201.5	595.5	186.1	100.3	110.3
Washington	14,955.4	17,972.6	13,269.2	2,963.6	147.9	1,340.7	124.8	103.9	22.6
West Virginia	6,863.8	8,199.7	3,138.3	4,080.2	138.3	517.7	139.2	141.2	43.8
Wisconsin	13,015.4	12,123.0	8,225.8	2,404.5	246.0	966.1	66.5	149.2	64.9
Wyoming	1,215.7	1,226.3	784.3	154.1	18.4	192.5	27.9	20.3	25.8

<sup>1</sup> Does not administer aid to the blind.

<sup>2</sup> No plan approved by the Social Security Administration.

Source: Treasury Department, Bureau of Accounts.

Table 8.—*Old-age and survivors insurance: Monthly benefits<sup>1</sup> in current-payment status<sup>2</sup> at the end of the month, by type of benefit and by month, December 1949–December 1950, and monthly benefits awarded by type of benefit, December 1950*

[Amounts in thousands; data corrected to Jan. 24, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
1949														
December	2,742,808	\$56,074.4	1,285,803	\$33,437.4	390,583	\$5,376.3	639,637	\$8,427.0	261,336	\$5,441.9	152,121	\$3,206.8	13,438	\$185.0
1950														
January	2,781,800	57,034.1	1,308,643	34,105.7	396,750	5,473.4	644,114	8,500.2	265,773	5,539.3	152,967	3,229.0	13,533	186.5
February	2,824,829	58,074.3	1,332,875	34,815.0	404,014	5,587.0	649,758	8,586.0	270,384	5,640.9	154,177	3,257.6	13,621	187.9
March	2,861,536	58,956.6	1,351,985	35,380.8	409,330	5,671.9	655,558	8,673.6	276,050	5,764.9	154,884	3,275.7	13,729	189.7
April	2,888,715	59,638.4	1,365,504	35,807.4	413,456	5,741.3	659,584	8,736.3	280,890	5,871.7	155,432	3,290.2	13,849	191.5
May	2,911,562	60,195.6	1,375,882	36,128.7	416,365	5,791.5	663,610	8,799.1	285,753	5,978.4	155,957	3,304.3	13,995	193.6
June	2,930,357	60,681.5	1,384,823	36,415.8	419,123	5,840.0	665,351	8,828.7	290,307	6,079.8	156,664	3,322.2	14,089	194.9
July	2,946,096	61,124.8	1,394,920	36,734.7	422,448	5,896.3	663,858	8,810.3	293,915	6,159.8	156,792	3,327.6	14,163	196.1
August	2,967,054	61,640.7	1,403,592	37,051.6	425,604	5,949.9	666,102	8,845.8	297,996	6,252.0	157,503	3,343.7	14,255	197.6
September	3,026,333	114,015.1	1,444,772	67,353.8	436,624	10,696.5	669,716	18,780.4	302,435	11,077.3	158,391	5,578.4	14,394	528.8
October	3,182,342	118,352.9	1,563,318	70,955.8	459,990	11,113.8	676,758	18,929.3	305,790	11,190.9	162,066	5,624.2	14,420	529.9
November	3,346,167	122,926.5	1,681,370	74,621.1	486,238	11,581.5	688,119	19,144.2	309,840	11,336.1	166,111	5,711.6	14,489	532.0
December	3,477,243	126,856.5	1,770,984	77,678.3	508,350	11,994.9	699,653	19,364.9	314,148	11,479.9	169,438	5,800.8	14,670	537.8
<b>Monthly benefits awarded in December 1950</b>	<b>144,273</b>	<b>4,313.2</b>	<b>92,758</b>	<b>3,137.4</b>	<b>25,360</b>	<b>488.3</b>	<b>15,733</b>	<b>325.4</b>	<b>5,625</b>	<b>200.8</b>	<b>4,533</b>	<b>152.9</b>	<b>234</b>	<b>8.5</b>

<sup>1</sup> Effective Sept. 1, 1950, under the Social Security Act Amendments of 1950: (1) husband's and widower's insurance benefits became payable; (2) the terms "primary insurance benefit" and "widow's current insurance benefit" were changed to "old-age insurance benefit" and "mother's insurance benefit," respectively.

<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>3</sup> Partly estimated.

Table 9.—*Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–50*

[Corrected to Jan. 26, 1951]

Year and quarter <sup>1</sup>	Monthly benefits <sup>2</sup>							Lump-sum awards <sup>3</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	60,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,962
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,066	200,060
1949	682,241	357,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1947									
January–March	133,217	62,106	22,136	27,548	10,404	10,293	730	60,357	43,312
April–June	152,847	69,319	24,383	33,202	12,525	12,173	1,245	61,729	51,507
July–September	141,475	68,866	23,206	27,676	10,702	10,232	763	48,563	43,633
October–December	145,370	71,197	24,464	27,328	11,618	10,109	654	48,138	43,540
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,685	52,377
April–June	154,525	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,284	60,873	22,570	28,070	13,725	10,377	669	48,484	45,740
1949									
January–March	166,848	80,174	28,500	30,158	16,120	11,163	643	54,576	51,989
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December	165,355	82,501	28,786	27,914	15,499	9,907	658	49,696	47,220
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,890	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29 and for 1945–46, in the *Bulletin* for February 1949, p. 29.

<sup>2</sup> Effective Sept. 1, 1950, under the Social Security Act Amendments of 1950: (1) husband's and widower's insurance benefits became payable; (2) the terms "primary insurance benefit" and "widow's current insurance benefit" were

changed to "old-age insurance benefit" and "mother's insurance benefit," respectively.

<sup>3</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after Aug. 1950.

Table 10.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1950

[Corrected to Jan. 22, 1951]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under all programs <sup>4</sup>	
						All types of unemployment <sup>2</sup>			Total unemployment			
		Total	Women	Total	Women	Weeks compensated	Benefits paid <sup>3</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment		
Total, 52 States	420,679	1,036,571	<sup>b</sup> 360,000	4,224,974	<sup>b</sup> 1,802,000	3,328,153	\$66,968,740	832,038	3,069,012	\$20.77	1,002,267	
Region I:												
Connecticut	7,802	15,764	8,874	44,786	25,693	38,175	722,560	9,544	35,388	19.63	11,373	
Maine	1,900	6,579	2,498	47,433	24,257	44,397	607,580	11,090	36,978	14.19	11,495	
Massachusetts	12,304	46,028	18,416	197,107	94,261	165,925	3,523,084	41,481	144,554	22.80	49,287	
New Hampshire	1,351	4,700	2,000	26,571	14,765	24,931	388,319	6,233	20,197	16.90	6,383	
Rhode Island	2,519	9,336	4,704	37,886	20,853	32,950	697,732	8,238	29,802	22.38	9,334	
Vermont	702	1,479	632	6,571	3,655	5,902	101,784	1,476	4,939	18.64	1,700	
New York	49,505	232,331	(*)	1,000,869	(*)	855,563	19,179,253	213,891	832,273	22.42	238,716	
Region II:												
Delaware	954	2,425	446	5,370	1,835	4,012	73,340	1,003	3,647	19.06	1,367	
New Jersey	11,173	47,896	26,350	166,727	91,348	140,543	2,896,975	35,136	125,867	21.69	41,202	
Pennsylvania	17,548	101,494	39,778	314,552	120,611	230,626	4,606,975	57,657	212,390	20.65	75,951	
Region III:												
District of Columbia	3,140	2,254	387	11,964	5,632	9,444	167,414	2,361	9,315	17.75	2,881	
Maryland	4,518	15,477	4,853	47,782	16,899	39,070	736,864	9,963	36,106	19.06	11,244	
North Carolina	9,786	12,439	6,646	67,614	41,968	52,404	717,451	13,101	48,541	14.08	16,912	
Virginia	5,294	7,471	2,624	30,452	11,933	24,465	375,860	6,116	23,240	15.66	7,788	
West Virginia	2,034	9,933	1,468	63,606	11,150	43,775	740,206	10,944	39,599	17.64	13,126	
Region IV:												
Kentucky	2,662	9,599	2,323	53,370	15,946	44,688	710,344	11,172	43,347	15.85	13,705	
Michigan	11,259	79,540	15,908	148,521	48,403	99,627	2,355,763	24,907	96,004	24.10	50,009	
Ohio	25,693	37,779	10,768	149,274	58,273	112,424	2,362,808	28,106	103,355	21.69	36,561	
Region V:												
Illinois	15,471	53,032	16,677	269,896	105,109	206,550	4,301,657	52,388	165,979	22.85	68,362	
Indiana	7,772	19,548	5,112	51,959	17,459	34,812	606,791	8,703	31,759	18.19	13,410	
Minnesota	7,801	14,009	3,413	41,320	13,038	32,657	576,733	8,164	30,207	18.15	12,103	
Wisconsin	7,313	12,335	4,833	38,304	16,061	24,492	500,504	6,123	22,362	20.88	10,419	
Region VI:												
Alabama	8,780	8,345	1,410	56,623	15,343	44,921	683,309	11,230	42,591	15.32	14,077	
Florida	15,016	9,692	4,421	44,407	20,396	22,952	311,651	5,738	22,077	13.74	11,203	
Georgia	7,576	9,626	4,639	55,078	32,355	41,600	598,009	10,400	38,849	14.64	13,040	
Mississippi	4,978	6,134	1,347	32,467	11,760	25,289	336,561	6,322	23,822	13.56	7,942	
South Carolina	6,684	5,329	1,676	36,674	16,521	27,120	456,001	6,780	25,903	17.15	8,832	
Tennessee	8,981	14,609	5,370	87,124	42,644	50,698	709,847	12,674	47,651	14.27	22,287	
Region VII:												
Iowa	5,650	6,014	1,531	18,447	6,899	11,821	205,533	2,955	10,493	18.18	4,321	
Kansas	6,504	5,103	1,072	18,565	6,622	14,887	287,059	3,722	13,386	20.06	4,868	
Missouri	8,785	22,781	8,974	94,940	44,373	64,053	960,837	16,013	52,823	16.54	23,032	
Nebraska	4,630	3,647	762	8,285	2,846	6,193	109,250	1,548	5,908	18.06	2,151	
North Dakota	1,325	1,896	189	4,051	676	4,042	80,945	1,011	3,657	20.59	1,327	
South Dakota	971	1,556	292	4,285	1,187	2,665	46,549	666	2,479	17.87	1,118	
Region VIII:												
Arkansas	8,045	7,088	1,429	29,570	9,429	20,956	327,622	5,239	19,165	16.57	8,464	
Louisiana	5,383	10,938	1,820	60,273	15,134	46,269	934,272	11,567	42,669	20.82	14,034	
New Mexico	3,856	1,540	200	6,737	1,673	4,880	84,137	1,220	4,725	17.42	1,712	
Oklahoma	9,391	7,194	1,483	36,796	12,050	27,281	490,228	6,820	25,582	18.42	9,317	
Texas	38,522	9,879	2,428	47,038	17,738	30,661	482,393	7,665	29,024	16.10	12,615	
Region IX:												
Colorado	4,333	2,561	581	10,378	3,893	6,544	125,103	1,636	6,158	19.50	2,509	
Idaho	1,770	4,357	533	15,442	2,951	8,979	168,910	2,245	8,585	19.08	4,318	
Montana	1,585	3,903	556	12,844	3,888	9,777	176,717	2,444	9,777	18.07	3,759	
Utah	2,239	2,296	773	9,213	4,749	6,852	155,529	1,713	6,175	23.55	2,413	
Wyoming	743	1,124	161	2,938	809	3,129	73,567	782	2,843	24.18	884	
Region X:												
Arizona	3,303	3,427	700	11,388	4,469	6,172	124,462	1,543	5,779	20.48	2,865	
California	40,024	102,017	33,033	512,799	249,677	408,333	8,858,598	102,063	374,223	22.42	124,209	
Nevada	1,551	1,356	404	5,794	2,586	5,991	137,129	1,498	5,550	23.40	1,519	
Oregon	4,090	16,422	3,215	70,807	22,103	56,553	1,132,778	14,138	52,935	20.64	18,005	
Washington	5,575	23,792	4,346	101,952	32,421	79,768	1,607,024	19,942	75,771	20.52	26,319	
Territories:												
Alaska	535	1,116	179	3,711	804	5,619	144,804	1,405	5,458	26.36	(*)	
Hawaii	744	1,381	380	14,412	6,626	12,810	209,949	3,204	9,066	19.06	(*)	
Puerto Rico	360											

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

<sup>a</sup> Includes estimate for New York.

<sup>b</sup> Data not received.

<sup>c</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 11.—Public assistance in the United States and in States with plans approved by the Social Security Administration, by month, December 1949—December 1950<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	All States							States with approved plans						
	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	
			Families	Recipients						Families	Recipients			
				Total		Children					Total			
Number of recipients														
1949														
December	2,735,987	599,288		1,520,908	92,747		562,000		2,735,987	599,250		1,520,809	74,341	
1950														
January	2,749,049	610,437		1,550,191	93,109		596,000		2,749,049	610,400		1,550,003	74,797	
February	2,761,507	621,977		1,580,648	93,627		626,000		2,761,507	621,943		1,580,565	75,289	
March	2,760,379	634,676		1,612,478	94,062		652,000		2,760,379	634,642		1,612,394	75,750	
April	2,768,093	641,875		1,628,882	94,453		605,000		2,768,093	641,843		1,628,806	76,195	
May	2,781,696	650,910		1,651,216	94,958		568,000		2,781,696	650,872		1,651,125	76,719	
June	2,790,068	654,217		1,659,766	95,418		525,000		2,790,068	654,180		1,659,665	77,171	
July	2,796,760	653,491		1,657,706	95,857		499,000		2,796,760	653,458		1,657,611	77,532	
August	2,805,011	655,583		1,663,489	96,255		485,000		2,805,011	655,549		1,663,392	77,953	
September	2,809,537	653,663		1,661,004	96,619		469,000		2,809,537	653,638		1,660,904	78,270	
October	2,781,617	643,454	2,205,468	1,637,858	96,642	68,676	391,000		2,781,617	643,419	2,205,327	1,637,732	78,339	49,880
November	2,776,670	638,115	2,188,866	1,624,545	96,941	71,889	385,000		2,776,670	638,085	2,188,745	1,624,454	78,594	50,386
December	2,769,229	639,652	2,195,312	1,632,236	96,910	79,805	395,000		2,769,229	639,620	2,195,186	1,632,142	78,586	56,025
Amount of assistance														
1949														
December	\$199,578,483	\$122,458,049		\$44,457,297	\$4,276,137		\$28,387,000	\$170,455,267	\$122,458,049		\$44,455,730		\$3,541,488	
1950														
January	201,026,723	122,786,247		44,747,555	4,300,921		29,192,000	171,103,220	122,786,247		44,746,134		3,570,839	
February	203,130,655	122,334,420		45,635,299	4,318,936		30,842,000	171,555,185	122,334,420		45,633,977		3,596,788	
March	205,303,492	121,284,952		46,514,197	4,345,343		33,159,000	171,410,537	121,284,952		46,512,877		3,612,708	
April	201,107,272	120,030,268		46,362,127	4,318,877		29,496,000	170,883,518	120,930,268		46,360,898		3,592,352	
May	199,220,835	122,474,273		45,946,514	4,364,048		26,436,000	172,054,985	122,474,273		45,945,193		3,635,519	
June	196,950,648	122,350,629		46,034,991	4,394,028		24,171,000	172,051,094	122,350,629		46,033,646		3,666,819	
July	194,692,114	121,785,828		45,843,007	4,390,279		22,673,000	171,286,138	121,785,828		45,841,752		3,658,558	
August	195,100,237	122,687,714		45,956,225	4,412,298		22,044,000	172,322,925	122,687,714		45,954,930		3,681,281	
September	194,566,185	123,028,606		46,021,238	4,435,341		21,081,000	172,753,909	123,028,606		46,019,838		3,705,465	
October	191,990,114	120,994,186		45,722,103	4,458,814	\$2,983,011	17,832,000	172,468,156	120,994,186		45,720,757		3,730,703	\$2,022,510
November	192,452,665	120,846,876		46,133,356	4,468,654	3,278,800	17,725,000	172,756,510	120,846,876		46,132,246		3,740,473	2,036,915
December	193,109,252	119,942,390		46,442,534	4,476,645	3,825,683	18,422,000	172,568,863	119,942,390		46,441,265		3,749,799	2,435,439

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act. Excludes Puerto Rico and the Virgin Islands, for which data are not available. All data subject to revision.

<sup>2</sup> Beginning October 1950, includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

#### RECENT PUBLICATIONS

(Continued from page 24)

**century: A Chart Book.** Washington: The Conference, 1950. 75 charts. \$1. Copies may be ordered from the Midcentury White House Conference on Children and Youth, Federal Security Building, Washington 25, D. C.

Shows trends in population, social and economic conditions, and services available to children and their families.

**MIDCENTURY WHITE HOUSE CONFERENCE ON CHILDREN AND YOUTH. Children and Youth at the Mid-century: For Every Child a Healthy Personality, A Digest of the Fact Finding Report to the Midcentury White House Conference . . .** Washington: The Conference, 1950. 170 pp. 75 cents. Copies may be ordered from the Midcentury White House Conference on Children and Youth, Federal Security Building, Washington 25, D. C.

White House Conference on Children and Youth, Federal Security Building, Washington 25, D. C.

Issued for the use of delegates at the time of the conference meetings.

#### MIDCENTURY WHITE HOUSE CONFERENCE ON CHILDREN AND YOUTH.

**Children and Youth at the Mid-century: Report on State and Local Action.** Washington: The Conference, 1950. 61 pp. 75 cents. Copies may be ordered from the Midcentury White House Conference on Children and Youth, Federal Security Building, Washington 25, D. C.

#### MIDCENTURY WHITE HOUSE CONFERENCE ON CHILDREN AND YOUTH.

**Children and Youth at the Mid-century: Report on Youth, National Organizations, and Federal Government.** Washington: The Conference, 1950. 122 pp. 75 cents.

Copies may be ordered from the Midcentury White House Conference on Children and Youth, Federal Security Building, Washington 25, D. C.

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**THE SALVATION ARMY. Testament to Youth: The Salvation Army's Report to the Midcentury White House Conference on Children and Youth.** New York: The Salvation Army, 1950. 46 pp.

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#### Health and Medical Care

**DEARDORFF, NEVA R.** "The 1948 Experience of the Health Insurance Plan of Greater New York with the

Table 12.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1950<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Conn.	\$100,180	\$75,054	\$2,860	(*)	(*)
Del.		275	(*)	(*)	
Ill.	450,704	43,730	10,898	(*)	\$412,129
Ind.	238,795	50,893	5,062	(*)	123,873
Kans.	93,092	27,991	2,121	\$13,152	46,823
Maine				(*)	46,057
Mich.				(*)	67,354
Minn.	376,180	26,871		(*)	108,304
Mont.					
Nebr.	110,945	9,311	476	(*)	
Nev.				(*)	2,855
N. H.	29,941	14,213	2,696	(*)	
N. J.		10,901		(*)	92,967
N. Y.	731,647	305,037	19,382	19,587	(*)
N. Dak.	(*)		(*)	(*)	20,339
Ohio	167,947	15,257	5,079		473,172
Oreg.				(*)	113,981
R. I.				(*)	42,328
Va.					3,563
Wash.					1,137,492
Wis.	295,475	70,190	3,572	4,117	71,317

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1951.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled in October.

<sup>4</sup> Data not available.

Table 13.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, October 1950<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled		General assistance
		All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	
Conn.	\$68.19	\$10.00	\$121.14	\$14.00	\$71.35	\$10.00	(*)	(*)
Del.			72.41	.40		(*)	(*)	(*)
Ill.	45.77	3.68	95.11	1.87	48.58	2.51	(*)	\$57.63
Ind.	40.02	4.55	70.66	4.50	41.24	2.68	(*)	\$27.90
Kans.	51.45	2.36	86.16	5.34	53.62	3.11	\$51.31	\$5.35
Mich.						(*)	(*)	42.75
Minn.	51.25	6.72	92.99	3.43		(*)	(*)	2.57
Nebr.	47.85	4.69	83.57	2.60	58.06	.66	(*)	(*)
Nev.						(*)	(*)	19.45
N. H.	49.52	4.02	113.80	8.63	58.12	8.35	(*)	(*)
N. J.			93.98	2.01		(*)	(*)	56.61
N. Y.	58.75	6.13	108.00	5.40	64.82	4.83	50.91	1.08
Ohio	47.45	1.34	78.39	1.04	46.78	1.31		(*)
Oreg.						(*)	(*)	55.54
R. I.						(*)	(*)	61.72
Va.								7.18
Wis.	47.90	5.61	104.73	7.79	49.83	2.54	67.43	5.68
								\$55.34
								\$11.38

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>2</sup> Excludes States that made no vendor payments for medical care for October or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.

<sup>3</sup> No program for aid to the permanently and totally disabled in October.

<sup>4</sup> Data on vendor payments for medical care not available.

<sup>5</sup> Based on figures that include cases receiving burial only and total payments for these services.

<sup>6</sup> Not computed because count of cases believed to be incomplete.

<sup>7</sup> Based on figures that include cases receiving burial only.

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**Table 14.—Old-age assistance: Recipients and payments to recipients, by State, December 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1950 in—		December 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,769,229	\$110,942,390	\$43.31	-0.3	-0.7	+1.2	-2.1
Ala.	81,582	1,671,389	20.49	-3	-2	+5.6	+4.1
Alaska	1,603	91,449	57.05	+1.2	-4	+3.6	+1.2
Ariz.	14,472	756,905	52.30	+9	+7	+15.2	+13.9
Ark.	68,973	1,787,732	25.92	+3	(*)	+13.7	+17.7
Calif.	268,357	18,013,780	67.13	-1.1	-3.6	-1.6	-6.6
Colo. <sup>3</sup>	51,592	3,999,652	77.52	+4	+3	+4.4	+3.9
Conn.	18,895	1,177,137	59.17	-1	+6	+7.5	+7.9
Del.	1,614	46,553	28.84	-6	-7	-2	+1.0
D. C.	2,817	108,483	38.51	-8	-9	+1.4	-7.7
Fla.	69,423	2,722,163	39.21	+3	(*)	+3.3	+2
Ga.	102,306	2,438,052	23.82	+2	+4	+5.7	+10.3
Hawaii	2,330	77,704	33.35	-1.7	-2.5	-2.1	+1.6
Idaho	11,446	536,174	46.84	+1.0	+7	+2.3	+2.1
Ill.	119,833	3,250,597	43.82	-3	+1.9	-6.8	-7.9
Ind.	51,196	1,831,708	35.78	-2	-2	(*)	-1
Iowa	40,316	2,426,484	49.20	-2	-1	+4.5	+1.1
Kans.	30,315	1,932,802	49.16	-2	-4	+2.5	-1
Ky.	67,751	1,386,856	20.47	-2	-5	+10.9	+7.5
La.	118,839	5,546,482	46.67	-2	-3	-1.8	-2.9
Maine	15,323	655,808	42.80	+3	+2	+5.6	+4.7
Md.	11,823	435,368	36.82	-9	-9	-9	-1.6
Mass.	101,955	6,317,644	61.97	-7	(*)	+3.9	-1.6
Mich.	98,185	4,495,466	45.79	-2	-2	-6	-2.5
Minn.	55,723	2,648,081	47.52	(*)	+1.1	-3	-3.7
Miss.	62,336	1,203,044	19.30	-9	-1.1	+1.3	+3.3
Mo.	132,644	5,736,972	43.25	-2	-2.0	+3.1	+3.3
Mont.	11,702	602,212	51.07	(*)	-1.0	+2.1	+1
Nebr.	23,272	1,010,063	43.40	-6	-7	-2.7	-3.4
Nev.	2,742	142,923	52.12	+7	+7	+7.2	+3.5
N. H.	7,459	343,127	46.00	+3	+6	+2.6	+7.5
N. J.	24,068	1,152,246	47.82	-4	-5	-6	-2.9
N. Mex.	10,278	387,732	37.72	+2	+3.8	+3.0	+8.1
N. Y.	117,478	6,263,501	53.32	-3	-3	-1.5	-3.0
N. C.	61,566	1,365,704	22.18	-1	(*)	+6.3	+8.5
N. Dak.	9,075	449,586	49.54	+3	+1.1	+2.4	+7.3
Ohio	123,733	5,675,409	45.86	-7	-1.0	-2.6	-4.5
Okla.	99,892	4,518,982	45.24	-1	-1	-1.2	-14.2
Oreg.	23,730	1,233,969	52.00	-3	-1	+1.7	+3
Pa.	84,550	3,280,806	38.80	-1.1	-1.3	-9.1	-11.3
R. I.	10,000	453,853	44.95	-1	-3	-6	-2.8
S. C.	42,161	1,044,011	24.76	+1	+5	+6.7	+16.5
S. Dak.	12,227	481,202	39.36	+1	(*)	+9	+1.8
Tenn.	66,605	2,014,634	30.25	+1	-6	+7.3	+4.9
Tex.	223,622	7,335,164	32.80	(*)	-4	+1.8	-2.1
Utah	9,964	444,631	44.62	-2	-8	-1.3	-2.6
Vt.	6,941	247,712	35.69	+6	+9	+3.4	+5.4
Va.	19,827	427,735	21.57	+2	+2	+4.7	+7.1
Wash.	73,510	4,574,815	62.23	-1	-9	+2.2	-4.9
W. Va.	26,969	717,276	26.60	-3	-8	+5.4	+3.2
Wis.	52,566	2,232,572	42.47	(*)	+1	+2.0	+1.4
Wyo.	4,348	247,770	56.98	+8	+5	+4.2	+7.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,000 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 15.—Aid to the blind: Recipients and payments to recipients, by States, December 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1950 in—		December 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	96,910	\$4,476,645	\$46.19	(*)	+0.2	+4.5	+4.7
Total, 47 States <sup>4</sup>	78,586	3,749,799	47.72	(*)	+2	+5.7	+5.9
Ala.	1,537	33,581	21.85	+1	+1	+11.7	+6.7
Ariz.	908	53,527	58.95	+1.6	+5	+10.1	+5.1
Ark.	2,055	63,339	30.82	+4	+5	+11.9	+16.9
Calif. <sup>3</sup>	10,917	894,496	81.94	+8	+3	+10.9	+10.0
Colo.	376	22,035	58.60	-3	+1.8	-2.3	+1.5
Conn.	293	18,444	62.95	+3	+2.9	+31.4	+32.4
Del.	187	8,413	44.90	0	+8	+19.1	+32.9
D. C.	260	10,692	41.12	-1.9	-2.4	-1.5	-8.2
Fla.	3,323	142,104	42.76	-3	-3	+4.7	+4.6
Ga.	8,825	80,223	28.40	+9	+1.4	+8.3	+14.3
Hawaii	108	4,114	38.09	+1.9	+4.2	+5.9	+13.8
Idaho	206	10,919	53.00	-5	-6	-5.5	-1.5
Ill.	4,255	203,138	47.74	(*)	+1.8	-6.3	-4.3
Ind.	1,857	71,259	38.37	-7	-2.6	-4	+1
Iowa	1,256	71,882	57.23	-3	-1	+5.5	+12.6
Kans.	665	33,709	50.69	-1.6	-1.6	-13.4	-16.4
Ky.	2,441	53,711	22.00	+2	+3	+13.3	+11.5
La.	1,871	82,006	43.83	+3	-4	+5.7	+8.9
Maine	669	30,298	45.29	+5	+8	+1.7	+5.2
Md.	489	19,913	40.72	+8	+9	+3.4	+3.1
Mass.	1,523	103,871	68.20	+5	+1.7	+5.3	+12.1
Mich.	1,863	95,496	51.26	+6	+1.1	+4.0	+5.5
Minn.	1,127	64,774	57.47	+1.6	+3.7	+4.3	+6.4
Miss.	2,857	69,198	24.22	-6	-9	+8.1	-4
Mo.	7,796	111,840	40.00	-9	-9	-1.0	-1.0
Mont.	523	30,033	57.42	-2.8	-2.0	+1.0	+3.6
Nebr.	733	42,907	58.54	+2.8	+3.1	+16.2	+23.1
Nev.	37	1,739	(*)	(*)	(*)	(*)	(*)
N. H.	318	15,884	49.95	-6	-4	-1.2	+4.8
N. J.	776	41,763	53.82	+1.4	+1.5	+9.9	+8.0
N. Mex.	511	18,300	35.81	+2.2	+3.3	+8.5	+8.5
N. Y.	4,017	242,219	60.30	+1	+3	+3.0	+2.3
N. C.	4,284	146,185	34.12	+2	+4	+11.2	+17.4
N. Dak.	110	5,707	51.88	-2.7	+5	-7.6	-1.9
Ohio	3,885	176,728	45.49	+2	+1.3	+3.7	+5.0
Okl.	2,700	128,381	47.39	-5	-4	-5	-11.3
Oreg.	383	24,394	63.69	-3	-4	-8	+8.9
Pa.	15,497	615,267	59.67	(*)	(*)	(*)	(*)
R. I.	181	10,094	55.77	+6	+1.1	+11.0	+17.9
S. C.	1,574	41,889	26.61	0	+1.0	+8.3	-2.1
S. Dak.	228	8,302	36.41	0	+1.1	+7.5	+10.1
Tenn.	2,694	102,115	37.90	+6	+6	+10.7	+12.8
Tex.	6,444	240,824	37.37	-2.7	-3.0	+2.8	-1
Utah	206	10,043	48.75	+1.0	-2	+2.5	+1.1
Vt.	184	7,139	38.80	-2.6	-2.0	0	+2
Va.	1,533	45,589	29.74	-6	-5	+4.2	+6.5
Wash.	850	64,153	75.47	-1	-1.1	+10.7	+5.2
W. Va.	1,074	35,300	31.01	+5	+4	+12.3	+12.5
Wis.	1,394	66,704	47.85	+1	+7	+1.5	+5.2
Wyo.	107	6,004	36.11	+3.9	+4.0	(*)	(*)

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. Excludes Puerto Rico and the Virgin Islands, for which data are not available. All data subject to revision.

<sup>2</sup> Includes 649 recipients of aid to the partially self-supporting blind in California and 16 in Washington and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

<sup>7</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>8</sup> Increase of less than 0.05 percent.

Table 16.—*Aid to dependent children: Recipients and payments to recipients, by State, December 1950<sup>1</sup>*

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—				
		Total <sup>2</sup>	Children	Total amount	Average per—		November 1950		December 1949	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	639,652	2,195,312	1,632,236	\$46,442,534	\$72.61	+\$21.16	+0.2	+0.7	+6.7	+4.5
Total, 50 States <sup>4</sup>	639,630	2,195,186	1,632,142	46,441,265	72.61	+\$21.16	+0.2	+0.7	+6.7	+4.5
Ala.	18,543	84,727	51,191	616,618	33.25	+\$9.53	+7	+6	+21.7	+19.6
Alaska	636	2,021	1,465	44,330	69.70	21.98	+2.1	-2	+18.0	+19.2
Ariz.	4,251	16,035	12,004	387,112	91.06	24.14	+9	+4	+19.1	+25.0
Ark.	18,556	62,437	47,998	772,624	41.64	12.37	+7	+7	+37.8	+38.4
Calif.	55,815	172,687	128,272	5,976,471	107.08	34.61	+1.2	+1.8	+61.7	+50.1
Colo.	5,493	20,064	15,076	497,410	90.55	24.77	+1.0	+1.5	+2.0	+19.5
Conn.	5,492	17,865	12,825	590,876	107.59	33.07	+1.4	+1.4	+28.1	+26.1
Del.	683	2,619	1,902	48,275	70.68	18.44	+4	-7	+14.2	+13.0
D. C.	2,100	8,553	6,533	158,536	73.40	18.54	0	+3	+0.8	(*)
Fla.	28,427	92,724	69,299	1,422,667	50.05	16.34	+1.3	+1.2	+13.8	+35.6
Ga.	17,330	57,311	44,130	804,045	46.40	14.03	+1.0	+1.6	+33.2	+40.9
Hawaii	3,799	14,632	11,146	359,347	89.33	23.35	-1	-6	+15.7	20.6
Idaho	2,500	8,575	6,290	261,220	104.49	30.40	+2.2	+2.7	+5.0	+11.8
Ill.	23,437	82,039	60,646	2,256,129	96.26	27.50	+1.1	+3.7	-10.6	-10.6
Ind.	11,082	36,363	26,822	727,060	65.66	20.01	-4	-4	+5.6	+7.4
Iowa	5,156	17,973	13,363	407,468	79.03	22.67	+9	+1.4	+7.1	+11.3
Kans.	5,214	18,137	13,504	421,792	80.90	23.28	+5	+3	-4.6	-8.6
Ky.	24,007	83,610	61,371	881,686	36.73	10.55	+1	-5	+18.3	+13.4
La.	27,612	98,063	72,118	1,369,125	49.58	13.96	-2.0	-2.0	-5.7	-20.5
Maine	4,311	18,088	11,058	318,610	73.91	21.12	+3.2	+3.0	+25.4	+41.5
Md.	6,357	24,372	18,512	484,927	76.28	19.90	-4	-2	+2.5	-3.8
Mass.	13,347	44,280	32,461	1,477,785	110.72	33.37	+1	+9	+5.1	+9.9
Mich.	25,655	82,965	58,995	2,257,183	87.98	27.21	-1.3	-9	-3.7	-4.4
Minn.	7,802	26,369	19,887	703,917	90.22	26.60	+8	+9	+1.2	+4
Miss.	11,071	41,064	31,343	202,398	18.28	4.03	-2.6	-2.0	+14.8	-21.2
Mo.	25,262	85,139	62,432	1,314,028	52.02	15.43	-6	-1.0	-1	-7.8
Mont.	2,363	7,962	5,983	186,816	79.06	23.46	+1	+1.1	+1.0	-1.9
Nebr.	5,337	11,443	8,463	280,272	81.78	25.28	+5	+1.0	-4	-4.6
Nev.	58	186	94	1,869	(*)	(*)	(*)	(*)	(*)	(*)
N. H.	1,679	5,772	4,234	177,571	105.76	30.76	+7	+1.5	+5.7	+28.9
N. J.	5,204	17,918	13,431	486,852	91.96	27.17	+8	+1.0	(*)	+7.5
N. Mex.	5,240	18,015	13,622	310,954	59.34	17.26	+8	+2.0	+2.6	+16.7
N. Y.	55,692	184,942	131,328	5,834,775	104.77	31.58	-2	+4	-2.0	-6.5
N. C.	15,833	58,081	44,281	688,994	43.46	11.86	+1.0	+3.6	+17.4	+19.5
N. Dak.	1,827	6,545	4,945	187,007	102.36	28.57	+4	+5.1	+4.6	+5.8
Ohio <sup>5</sup>	14,562	53,020	39,608	1,113,769	76.48	21.01	+8	-3.1	+8.3	+31.3
Okla.	21,483	71,408	55,102	1,107,731	51.50	15.51	-9	+1	-9.9	-10.2
Oreg.	3,860	12,821	9,609	391,240	101.36	30.52	+2.0	+2.9	+11.6	+7.8
Pa.	45,554	161,539	118,301	4,064,157	89.22	25.16	-3	+6	-17.2	-19.1
R. I.	3,556	11,978	8,628	314,058	85.32	26.22	-1	-2	-5	(*)
S. C.	6,774	25,308	19,457	231,551	34.18	9.13	-9	-3	-16.1	-4.8
S. Dak.	2,457	8,063	5,984	164,544	60.97	20.41	+1.1	+1.8	+13.5	+16.8
Tenn.	24,552	86,820	65,035	1,170,447	47.67	13.48	-1	-3	+11.7	+10.1
Tex.	19,158	73,314	54,437	828,762	43.26	11.30	+4	+1.5	+11.7	+5.9
Utah	3,279	11,428	8,434	300,038	91.50	26.25	(*)	-1.1	-4.8	-4.7
Vt.	1,036	3,656	2,806	55,393	43.47	15.15	-1	-5	+9.4	+0.2
Va.	8,416	31,364	23,765	416,139	49.45	13.37	+1.5	+3.4	+16.2	+27.4
Wash.	11,435	37,578	27,019	1,419,099	124.10	37.76	+7	-3	-6.4	-14.6
W. Va.	18,493	68,142	52,535	1,019,556	55.13	14.96	+2	+1	+15.0	+17.7
Wis.	8,907	30,139	22,189	877,301	98.50	29.11	+2	+1.0	+1.7	+2.0
Wyo.	615	2,200	1,639	63,005	102.45	28.64	+5.7	+4.8	+13.7	+19.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. Excludes Puerto Rico and the Virgin Islands, for which data are not available. All data subject to revision.

<sup>2</sup> Includes all recipients, the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Number of adults included in total number of recipients is estimated.

<sup>4</sup> States with plans approved by the Social Security Administration.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> Increase of less than 0.05 percent.

<sup>9</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$73,209 from general assistance funds were made to 2,277 families.

Table 17.—*Recipient rates for specified types of public assistance in the United States, by State, December 1950*

State	Recipients of old-age assistance per 1,000 population aged 65 and over <sup>1</sup>	Children receiving aid to dependent children per 1,000 population under 18 years <sup>1</sup>	Recipients of general assistance per 1,000 population <sup>2</sup>
Total	224	84	6.0
Alabama	466	43	(*)
Arizona	362	41	2.5
Arkansas	539	67	1.9
California	310	43	5.8
Colorado	417	34	6.0
Connecticut	115	23	—
Delaware	61	21	—
Dist. of Col.	46	37	1.4
Florida	298	82	—
Georgia	483	35	1.8
Hawaii	119	57	13.2
Idaho	266	29	1.0
Illinois	160	25	8.8
Indiana	129	22	7.6
Iowa	175	16	4.0
Kansas	198	22	2.5
Kentucky	285	57	3.2
Louisiana	725	75	2.5
Maine	164	38	14.1
Maryland	61	27	2.8
Massachusetts	226	25	0.2
Michigan	217	29	8.6
Minnesota	205	21	8.6
Mississippi	445	37	—
Missouri	311	55	8.3
Montana	274	31	3.9
Nebraska	182	20	2.3
Nevada	230	2	4.5
New Hampshire	122	27	7.5
New Jersey	60	10	4.4
New Mexico	311	46	3.2
New York	91	33	9.6
North Carolina	265	28	2.2
North Dakota	197	21	3.8
Ohio	163	17	7.9
Oklahoma	505	60	—
Oregon	164	22	9.3
Pennsylvania	94	38	6.0
Rhode Island	146	38	13.1
South Carolina	363	23	2.3
South Dakota	236	26	2.8
Tennessee	263	55	2.4
Texas	428	23	—
Utah	237	30	1.9
Vermont	176	23	—
Virginia	95	20	—
Washington	331	41	4.3
West Virginia	209	60	5.8
Wisconsin	165	20	4.8
Wyoming	272	16	2.7

<sup>1</sup> Population data estimated by the Bureau of the Census from preliminary tabulations of the 1950 Census. All recipient rates are subject to revision. For aid to dependent children in Nevada, rate is for program administered without Federal participation.

<sup>2</sup> Population data from 1950 enumeration made by the Bureau of the Census; excludes armed forces overseas. For Indiana and New Jersey, rates include unknown number of persons receiving medical care, hospitalization, and burial only. Number of persons aided not currently available for Connecticut, Delaware, Florida, Oklahoma, Texas, Vermont, and Virginia.

<sup>3</sup> Less than 0.05.

Table 18.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1950<sup>1</sup>*

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
		79,805	\$3,825,683
Total <sup>2</sup>	79,805	\$3,825,683	\$47.94
Alabama	7,740	163,819	21.14
Delaware	29	1,306	( <sup>3</sup> )
District of Columbia	741	55,789	44.85
Hawaii	350	15,098	43.18
Idaho	174	8,720	50.11
Illinois	84	4,018	47.87
Kansas	2,725	185,295	65.98
Louisiana	17,216	523,620	30.42
Mississippi	67	1,094	16.53
Missouri	4,349	205,616	47.28
Montana	442	25,501	57.69
New Mexico	190	8,451	44.49
New York	25,017	1,443,967	57.72
Ohio	558	24,294	43.54
Oregon	1,273	77,298	60.73
South Carolina	1,634	55,764	33.90
Utah	1,780	86,664	49.68
Virginia	1,853	51,068	27.69
Washington	12,555	910,414	72.51
Wisconsin	752	46,969	62.46
Wyoming	297	15,892	53.51

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>3</sup> Average payment not computed on less than 50 recipients.

Table 19.—*General assistance: Cases and payments to cases, by State, December 1950<sup>1</sup>*

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1950		December 1949	
				Number	Amount	Number	Amount
Total <sup>2</sup>	395,000	\$18,422,000	\$46.50	+2.7	+3.9	-29.7	-35.1
Ala.	90	2,028	22.53	( <sup>3</sup> )	( <sup>3</sup> )	-98.9	-96.1
Alaska	112	4,252	37.96	( <sup>3</sup> )	( <sup>3</sup> )	-12.5	+1.2
Ariz.	1,497	56,956	38.05	+9	+7	+6.6	+13.8
Ark. <sup>4</sup>	2,506	33,672	12.97	+2	+3	+1.2	+1.9
Calif.	33,612	1,432,911	42.63	+5.7	+6.0	-17.1	-28.9
Colo.	4,322	185,529	42.93	+3.4	+6.1	-7.1	+4.2
Conn.	4,403	218,428	49.61	+2	( <sup>3</sup> )	-30.3	-38.9
Del.	1,087	38,260	35.20	+4.7	+4.5	-21.5	-27.7
D. C.	966	43,909	44.53	-42.1	-42.3	-35.4	-38.0
Fla.	7,500	74,600	—	—	—	—	—
Ga.	3,504	58,103	16.58	+6.5	+4.5	+1.1	-5.6
Hawaii	3,877	200,624	51.75	-3.3	-2.8	+26.2	+43.2
Idaho	422	14,466	34.28	-7.5	-7.5	-17.9	-18.2
Ill.	37,743	1,942,325	51.46	+3.1	+4.0	-15.3	-18.9
Ind. <sup>5</sup>	11,700	357,439	30.55	+5.9	+12.3	-37.2	-18.9
Iowa	4,190	127,149	30.35	+10.6	+17.4	-1.3	+2.8
Kans.	2,479	104,790	42.27	+8.5	+13.0	-56.9	-61.5
Ky.	3,356	79,168	23.59	+10.7	+5.2	+6.3	-2.4
La.	5,785	170,374	29.45	-10.7	-3.8	-78.6	-83.9
Maine	4,135	178,727	43.22	+13.3	+16.8	-10.0	-12.0
Md.	5,651	244,313	43.23	+1.9	+1.6	+17.5	+15.9
Mass.	21,549	1,232,558	57.20	+2.4	+9.3	-15.8	-16.5
Mich.	22,985	1,076,183	46.82	+2.4	+4.2	-36.7	-44.5
Minn.	6,891	331,835	48.15	+12.2	+15.7	-14.9	-17.7
Miss.	754	8,255	10.95	+10.9	+4.1	+16.7	+15.2
Mo.	13,384	422,452	31.56	-1.4	-6	-20.0	-21.0
Mont.	1,116	38,054	34.10	-2	-2	-34.3	-31.3
Nebr.	1,436	48,440	33.73	-2.0	+1.1	-15.5	-13.0
Nev.	7380	9,600	25.26	+5.6	+3.2	-4.5	+1.7
N. H.	1,592	65,198	40.95	+5.6	+12.5	-28.7	-32.7
N. J. <sup>6</sup>	9,610	560,866	59.30	+4.0	+8.2	-27.8	-31.2
N. Mex.	1,596	37,364	23.41	-5.0	-6.3	-12.0	-13.4
N. Y.	59,961	4,365,295	72.80	-6.1	-4.8	-30.2	-33.1
N. C.	4,323	67,334	15.58	+5.2	+2.2	+6.1	+6.1
N. Dak.	860	34,519	40.14	+11.7	+14.2	-16.6	-18.3
Ohio <sup>7</sup>	25,060	1,066,925	43.37	+11.8	+15.1	-37.4	-43.8
Okl.	12,700	117,066	( <sup>8</sup> )	( <sup>8</sup> )	+3.2	( <sup>12</sup> )	+23.0
Oreg.	5,705	313,552	54.96	+11.2	+15.5	-40.4	-33.4
Pa.	38,316	2,016,470	52.63	+1.1	+4.0	-26.8	-33.9
R. I.	5,125	306,918	59.80	-9	+6.5	-25.5	-26.6
S. C.	3,719	50,207	13.52	+8	+5.0	-29.6	-39.4
S. Dak.	827	22,632	27.37	+12.5	+19.8	+8.8	+9.4
Tenn.	2,899	35,599	12.28	+32.6	+35.8	+22.4	+22.4
Tex.	4,600	90,000	—	—	—	—	—
Utah	654	29,932	45.77	+68.1	+62.3	-73.0	-74.9
Vt.	14,050	35,000	—	—	—	—	—
Va.	3,190	79,108	24.80	+2.2	-4.8	-30.7	-21.9
Wash.	2,544	153,631	60.39	+198.9	+269.4	-87.7	-89.4
W. Va.	6,525	139,966	21.45	+6.9	+5.4	+23.1	+19.9
Wis.	6,246	308,182	49.34	+9.1	+9.0	-38.4	-41.9
Wyo.	267	11,762	44.05	+3.9	+3.4	-47.5	-51.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>3</sup> Percentage change not calculated on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 5 percent of this total is estimated.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 2,277 cases and payments of \$73,209 representing supplementation of aid to dependent children payments.

<sup>12</sup> Excludes estimated duplication between programs; 1,625 cases were aided by county commissioners and 6,466 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.